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DIVISION OF BANKING
DEPARTMENT OF COMMERCE
STATE OF IOWA

1993 ANNUAL REPORT OF THE SUPERINTENDENT

Published by
The State of Iowa

STATE OF IOWA
1993

ANNUAL REPORT

of the

SUPERINTENDENT OF BANKING

of the

STATE OF IOWA

for the year ending

JUNE 30, 1993

To the Honorable
Terry E. Branstad
Governor

Published by
THE STATE OF IOWA
Des Moines

STATE OF IOWA

TERRY E. BRANSTAD, GOVERNOR

IOWA DIVISION OF BANKING
R.H. BUENNEKE, SUPERINTENDENT

October 1, 1993

TO THE HONORABLE
TERRY E. BRANSTAD
GOVERNOR OF IOWA

Dear Governor Branstad:

It is my pleasure to submit to you the 1993 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1993.

Respectfully submitted,

R.H. Buenneke
Superintendent of Banking

200 EAST GRAND AVENUE, SUITE 300 / DES MOINES, IOWA 50309
PHONE 515-281-4014 / FAX 515-281-4862

STATE OF IOWA
DEPARTMENT OF COMMERCE
DIVISION OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, as well as state and federal legislation designed to eliminate discrimination in the work place, the Iowa Department of Commerce, Division of Banking, is firmly committed to the administration of policies and programs in a manner which assures equal opportunity to all of its employees, applicants, and program beneficiaries; to provide equal opportunity for training and advancement of employees; to provide programs and facilities which are accessible to persons with disability; and to administer its programs in a manner free of discrimination on the basis of race, color, creed, religion, gender, disability, national origin, or age.

To facilitate equity and maximize the use of available human resources, all policies, practices, and procedures of the Division of Banking are designed to ensure that recruitment, hiring selection, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Division's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success in maintaining Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Division's staff.

Moreover, as a public agency, the Iowa Department of Commerce, Division of Banking recognizes its responsibility to serve as a model to the private sector in the formulation of its commitment against discriminatory employment practices and, as a matter of public record, has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness, with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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ANNUAL REPORT OF THE

IOWA BANKS

Iowa Chartered Banks and Trust Companies 450

Bank Offices (Operated by Iowa Chartered Banks and Trust Companies) 461

National Banks 87

Bank Offices (Operated by National Banks in Iowa) 254

Private Banks 0

STATE BANKING BOARD

Appointed May 1, 1993, to April 30, 1997

R.H. Buenneke, Chairman

Carmela M. Brown ..... Des Moines
Joseph L. Fahn ..... Harlan
Edgar H. Holden ..... Bettendorf
Darlys M. Hulme ..... Traer
William L. Mouw ..... Sioux Center
Sara L. Read ..... Cresco

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

R. H. Buenneke, Superintendent
Steven C. Moser, Deputy Superintendent
Ronald L. Bradshaw, Assistant to the Superintendent
Mary K. Fehring, Assistant to the Superintendent
Jeff A. Jungman, Assistant to the Superintendent
Donald G. Senneff, Assistant Attorney General
Gary L. Buelt, Bank Examination Analyst
Vaughn M. Noring, Bank Examination Analyst
Janet L. O'Brien, Bank Examination Analyst
John L. Selinger, Bank Examination Analyst
Larry D. Kingery, Finance Company Bureau Chief

BANK BUREAU

BANK EXAMINER V

Bartenhagen, Stephen F. ..... Elgin
Erickson, William D. ..... Mt. Pleasant
Garrels, Gregory E. ..... Lisbon
Hughes, Bradley E. ..... Cedar Falls
Lamb, Stephen C. ..... Atlantic
McBeth, Andrew L. ..... Des Moines
Rasmussen, Kent M. ..... Grinnell
Stamper, Michael R. ..... Des Moines
Sweeney, John M. ..... Spencer
Teig, Sandra L. ..... Le Mars
Timlin, Paul L. ..... Cedar Rapids
Van De Walle, Kirk D. ..... Mason City
Wenger, Howard B. ..... Webster City
Wonder, Ron L. ..... Carroll

BANK EXAMINER IV

Bandstra, Calvin D. ..... Webster City
Bruns, Paul A. ..... Robins
Goerdt, Jane G. ..... Mason City
Honsbruch, Harlan H. ..... Grinnell
Lattner, John W. ..... Spencer
Luett, Cathi L. ..... Nora Springs
Lundahl, David D. ..... Des Moines
McDermott, Todd H. ..... Walnut
Marshall, Gregory D. ..... Grinnell
Morrissey, Daniel J. ..... Bettendorf
Murray, Thomas E. ..... Bettendorf
Simmens, Robert E. ..... Waterloo
Sorenson, Terry L. ..... Carroll
Tiffany, Dennis F. ..... Atlantic

BANK EXAMINER III

Anderson, Mark P. ..... Atlantic
Ayers, Douglas D. ..... West Union
Bergman, Gary A. ..... Bettendorf
Bolt, Kevin J. ..... Grinnell
Brandenburg, Daniel T. ..... Le Mars
Chamberlain, Gretchen L. ..... Carroll
Danover, Tamara L. ..... Bettendorf
Fette, Sue A. ..... Mt. Pleasant
Johnson, Michael E. ..... Denmark
Judkins, Robert A. ..... Grinnell
Leigh, David M. ..... Marion
McKee, Stuart W. ..... Des Moines
Olson, Kristine M. ..... Atlantic
Peters, Paula A. ..... Bettendorf
Schueller, Thomas N. ..... Cedar Rapids
Schulke, Roger E. ..... Spencer
Sitzmann, Shari D. ..... Le Mars
Songer, Ronald W. ..... Denison
Steffen, Valerie J. ..... Clear Lake
Stevens, Michael L. ..... Cedar Rapids

Toay, David W. ..... Spencer
Wichman, Tim M. ..... Clear Lake
Wiederin, Julie A. ..... Carroll

BANK EXAMINER II

Albertsen, Kevin S. ..... Marion
Clifton, Brenda R. ..... Winterset
Feauto, Janet M. ..... Carroll
Luett, Barbara L. ..... West Des Moines
Manning, Anthony T. ..... Waterloo
Marcus, Sandra L. ..... Mt. Pleasant
Melville, Lauri A. ..... Mt. Pleasant
Rhodes, Della A. ..... West Union
Schroeder, Donald C. ..... West Union
Sibenaller, Brian D. ..... Le Mars
Stidham, Rhonda K. ..... Waterloo
Stone, Matthew C. ..... Webster City
Stump, Amber C. ..... Webster City
Terwilliger, Tracy M. ..... Spencer

FINANCE BUREAU

Bonacci, Louis J., Jr. ..... West Des Moines
Reed, Rodney E. ..... Des Moines

OFFICE STAFF

Daugherty, Deenie ..... Des Moines
Davis, Susan ..... Adel
Hayworth, Beth ..... Norwalk
Johnson, Kathleen ..... Des Moines
Patterson, Maureen ..... Des Moines

INSTITUTIONS UNDER THE SUPERVISION OF THIS DIVISION

Iowa Chartered Banks 449
Industrial Loan Licensees 136
Regulated Loan Licensees 119
Money Order Licensees 13
Debt Management Licensees 16
Mortgage Bankers 173
Mortgage Brokers 9
Registrants 11
Trust Companies 1

OPERATING STATEMENT
FOR
JANUARY 1, 1992, THROUGH DECEMBER 31, 1992

	BANK BUREAU	FINANCE CO. BUREAU	TOTAL DIVISION
RECEIPTS			
Examination Fees	$3,399,293.50	$109,226.52	$3,508,520.02
Administrative Fees	989,258.00	0.00	989,258.00
Investigation Fees	17,548.67	3,300.00	20,848.67
Interstate Banking Application Fees	0.00	0.00	0.00
License Fees	0.00	145,655.00	145,655.00
Fines & Penalties	29,750.00	4,200.00	33,950.00
Sale of Law Books	1,718.68	0.00	1,718.68
Other Receipts	1,937.35	100.00	2,037.35
TOTAL RECEIPTS	$4,439,506.20	$262,481.52	$4,701,987.72
DISBURSEMENTS			
Salaries:			
Board Per Diem	$ 3,100.00	$ 0.00	$ 3,100.00
Office Personnel	669,523.64	52,393.12	721,916.76
Supervisors and Examiners	2,649,745.52	69,822.00	2,719,567.52
Subtotal	$3,322,369.16	$122,215.12	$3,444,584.28
IPERS, FICA & Insurance	651,914.28	24,950.98	676,865.26
Subtotal	$3,974,283.44	$147,166.10	$4,121,449.54
Travel:			
Board Members	$ 4,530.28	$ 0.00	$ 4,530.28
Office Personnel	14,168.75	3,010.54	17,179.29
Supervisors & Examiners	289,007.39	9,710.72	298,718.11
Subtotal	$ 307,706.42	$ 12,721.26	$ 320,427.68
Other Disbursements:			
Administrative Services*	$ 137,664.40	$ 0.00	$ 137,664.40
Intra-State Transfers	5,986.02	0.00	5,986.02
Attorney General Reimbursement	61,149.63	10,735.67	71,885.30
Telephone & Telegraph	15,886.02	55.26	15,941.28
Data Processing Purchases	6,373.42	0.00	6,373.42
Equipment Purchases	1,502.39	0.00	1,502.39
Office Supplies & Materials	71,640.32	698.84	72,339.16
Equipment & Building Rental	100,247.82	4,000.24	104,248.06
Equipment Repair & Maintenance	13,034.39	193.54	13,227.93
Annual Report Printing	1,031.10	0.00	1,031.10
Official Newspaper Publications	315.55	8.49	324.04
Moving Charges	161.00	0.00	161.00
Outside Services	710.57	0.00	710.57
Refunds & Reimbursements	3,171.00	0.00	3,171.00
Subtotal	$ 418,873.63	$ 15,692.04	$ 434,565.67
TOTAL DISBURSEMENTS	$4,700,863.49	$175,579.40	$4,876,442.89
GAIN OR LOSS	($ 261,357.29)	$ 86,902.12	($ 174,455.17)

*Off Budget Item

OPERATING STATEMENT
FOR
THE FISCAL YEAR ENDED JUNE 30, 1993

RECEIPTS	BANK BUREAU	FINANCE CO. BUREAU	TOTAL DIVISION
Examination Fees	$3,502,402.50	$108,394.11	$3,610,796.61
Administrative Fees	1,129,135.00	0.00	1,129,135.00
Investigation Fees	9,455.89	2,100.00	11,555.89
Interstate Banking Application Fees	0.00	0.00	0.00
License Fees	0.00	134,105.00	134,105.00
Fines & Penalties	41,715.60	4,200.00	45,915.60
Sale of Law Books	1,743.66	0.00	1,743.66
Other Receipts	11,787.46	100.00	11,887.46
TOTAL RECEIPTS	$4,696,240.11	$248,899.11	$4,945,139.22
DISBURSEMENTS			
Salaries:			
Board Per Diem	$ 2,750.00	$ 0.00	$ 2,750.00
Office Personnel	721,171.40	53,184.80	774,356.20
Supervisors and Examiners	2,665,025.32	66,852.00	2,731,877.32
Subtotal	$3,388,946.72	$120,036.80	$3,508,983.52
IPERS, FICA & Insurance	670,183.95	24,852.64	$695,036.59
Subtotal	$4,059,130.67	$144,889.44	$4,204,020.11
Travel:			
Board Members	$ 4,350.97	$ 0.00	$ 4,350.97
Office Personnel	12,621.39	3,975.77	16,597.16
Supervisors & Examiners	290,544.03	9,627.29	300,171.32
Subtotal	$ 307,516.39	$ 13,603.06	$ 321,119.45
Other Disbursements:			
Administrative Services*	$ 111,538.00	$ 0.00	$ 111,538.00
Intra-State Transfers	765.00	0.00	765.00
Attorney General Reimbursement	63,777.89	0.00	63,777.89
Telephone & Telegraph	15,921.68	65.08	15,986.76
Data Processing Purchases	16,662.15	0.00	16,662.15
Equipment Purchases	867.49	0.00	867.49
Office Supplies & Materials	73,837.93	1,367.61	75,205.54
Equipment & Building Rental	113,455.56	4,462.41	117,917.97
Equipment Repair & Maintenance	11,510.86	200.23	11,711.09
Annual Report Printing	1,497.35	0.00	1,497.35
Official Newspaper Publications	316.72	22.50	339.22
Moving Charges	161.00	0.00	161.00
Outside Services	2,156.18	0.00	2,156.18
Refunds & Reimbursements	0.00	0.00	0.00
Subtotal	$ 412,467.81	$ 6,117.83	$ 418,585.64
TOTAL DISBURSEMENTS	$4,779,114.87	$164,610.33	$4,943,725.20
GAIN OR LOSS	($ 82,874.76)	$ 84,288.78	$ 1,414.02

*Off Budget Item Including $28,423 in Indirect Costs

IOWA CHARTERED BANK RECORD
State Supervised Institutions

Date	Number	Deposits	Capital Stock	Total Assets
June 30, 1891	205	$33,781,706	$11,026,393	$48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,34
June 30, 1901	474	114,731,614	18,845,400	139,55[illegible]
June 18, 1902	531	133,692,464	20,205,400	160,71[illegible]867
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21, 1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897,385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,332,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	620*	228,985,321	24,535,000	282,973,546
June 30, 1934	487**	225,497,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667
June 30, 1936	543	346,713,047	23,306,500	385,437,951
June 30, 1937	545	383,193,883	23,551,500	424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	486,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	616,591,014

*Includes the reports of 288 S.F. 111 banks.
**Does not include the reports of S.F. 111 banks.

IOWA CHARTERED BANK RECORD
State Supervised Institutions

Date	Number	Deposits	Capital Stock	Total Assets
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,570,523,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,883	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	63,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	10,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	10,992,127,000	159,669,000	12,509,900,000
June 30, 1980	554	11,805,752,000	175,876,000	13,568,887,000
June 30, 1981	553	12,995,499,000	183,756,000	15,058,986,000
June 30, 1982	549	14,146,086,000	194,489,000	16,671,420,000
June 30, 1983	543	15,591,433,000	202,964,000	18,011,231,000
June 30, 1984	534	16,464,684,000	200,007,000	19,120,959,000
June 30, 1985	520	16,409,922,000	199,505,000	19,018,849,000
June 30, 1986	514	17,292,334,000	198,901,000	19,956,944,000
June 30, 1987	502	17,541,095,000	212,079,000	20,292,993,000
June 30, 1988	490	17,693,782,000	211,572,000	20,558,790,000
June 30, 1989	478	17,596,707,000	211,100,000	20,735,123,000
June 30, 1990	472	18,708,893,000	210,097,000	21,841,745,000
June 30, 1991	459	19,545,877,000	208,509,000	22,825,111,000
June 30, 1992	449	19,209,000,000	202,924,000	21,887,830,000
June 30, 1993	450	20,002,847,000	210,140,000	22,902,599,000

LIST OF 461 OFFICE CERTIFICATES

OUTSTANDING AS OF JUNE 30, 1993

Under the Provisions of the Iowa Banking Act

United Community Bank Offices		Bank Location
Algona	Boatmen's Bank of North Iowa	Mason City
Altoona	Community State Bank	Ankeny
Belmond	Liberty Bank & Trust	Forest City
Cresco	Boatmen's Bank of North Iowa	Mason City
Hamburg	Citizens Bank	Leon

Bank Office Location		Bank Location
Agency	Farmers Savings Bank	Packwood
Albia (1)	First Iowa State Bank	Albia
Albia (1)	Peoples State Bank	Albia
Albion	Brenton Bank and Trust Company	Marshalltown
Alburnett	Farmers State Bank	Marion
Algona (1)	Boatmen's Bank of North Iowa	Mason City
Algona (1)	Iowa State Bank	Algona
Allerton	The Citizens State Bank	Corydon
Allison	Lincoln Savings Bank	Reinbeck
Alvord	Valley State Bank	Rock Valley
Ames (2)	Firstar Bank Ames	Ames
Ames	Story County Bank & Trust	Story City
Ankeny (2)	Community State Bank	Ankeny
Aplington	Lincoln Savings Bank	Reinbeck
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Aredale	First Security Bank & Trust	Charles City
Arlington	Oelwein State Bank	Oelwein
Armstrong	Swea City State Bank	Swea City
Arthur	Ida County State Bank	Ida Grove
Atlantic (1)	First Whitney Bank and Trust	Atlantic
Auburn	Carroll County State Bank	Carroll
Audubon (1)	Audubon State Bank	Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	Lincoln Savings Bank	Reinbeck
Avoca	Firstar Bank Council Bluffs	Council Bluffs
Ayrshire	Brenton Bank of Palo Alto County	Emmetsburg
Badger	Farmers Savings Bank	Vincent
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Bernard	Hawkeye Bank of Maquoketa	Maquoketa
Bettendorf	Northwest Bank & Trust Company	Davenport
Birmingham	Farmers State Bank	Keosauqua
Bode	Boatmen's Bank of North Iowa	Mason City
Bonaparte	State Central Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone (1)	Boone Bank and Trust Co	Boone
Booneville	Farmers and Merchants State Bank	Winterset
Boxholm	Boone Bank and Trust Co	Boone
Bridgewater	Union State Bank	Greenfield
Britt	Farmers Trust & Savings Bank	Buffalo Center
Britt (1)	First State Bank	Britt
Burlington (2)	Burlington Bank and Trust	Burlington
Burlington (2)	Farmers & Merchants Bank & Trust	Burlington
Callender	Somers Savings Bank	Somers
Calumet	Security State Bank	Sutherland
Cambridge	First State Bank	Huxley
Carroll (1)	Carroll County State Bank	Carroll
Carroll	Iowa Savings Bank	Coon Rapids
Carson	Firstar Bank Council Bluffs	Council Bluffs
Cascade	Security State Bank	Anamosa
Cedar Falls (1)	Firstar Bank Cedar Falls	Cedar Falls
Cedar Falls (2)	Waterloo Savings Bank	Waterloo

Cedar Rapids (2)	Brenton Bank and Trust Company	Cedar Rapids
Cedar Rapids (3)	First Trust & Savings Bank	Cedar Rapids
Cedar Rapids (3)	Guaranty Bank and Trust Company	Cedar Rapids
Cedar Rapids (2)	Hawkeye Bank of Cedar Rapids	Cedar Rapids
Cedar Rapids	Farmers State Bank	Marion
Centerville (1)	Iowa Trust and Savings Bank	Centerville
Chariton (1)	Hawkeye Bank of Chariton	Chariton
Charlotte	Gateway State Bank	Clinton
Chelsea	Chelsea Savings Bank	Belle Plaine
Cherokee (1)	Central Trust & Savings Bank	Cherokee
Clarence	Community State Bank	Tipton
Clarinda (1)	Citizens State Bank	Clarinda
Clearfield	State Savings Bank	Bedford
Clear Lake	Liberty Bank & Trust	Mason City
Clear Lake	Boatmen's Bank of North Iowa	Mason City
Clermont	Farmers Savings Bank	West Union
Cleves	Peoples Savings Bank	Wellsburg
Climbing Hill	First Trust and Savings Bank	Moville
Clinton (2)	Iowa State Savings Bank	Clinton
Clive	Bankers Trust Company	Des Moines
Clive	Hawkeye Bank	Des Moines
Colo	State Bank & Trust Company	Nevada
Coralville	Hills Bank and Trust Company	Hills
Coralville	Iowa State Bank & Trust Company	Iowa City
Corydon (2)	The Citizens State Bank	Corydon
Council Bluffs (3)	Firstar Bank Council Bluffs	Council Bluffs
Council Bluffs (1)	Hawkeye Bank of Council Bluffs	Council Bluffs
Craig	Security Savings Bank	Ireton
Creston (1)	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Company	Forest City
Cumberland	Houghton State Bank	Red Oak
Davenport (2)	Northwest Bank & Trust Company	Davenport
Dayton	First American State Bank	Fort Dodge
Decorah (1)	Decorah State Bank	Decorah
Decorah (1)	Security Bank & Trust	Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Delmar	Hawkeye Bank of Maquoketa	Maquoketa
Denison (1)	Crawford County Trust & Savings Bank	Denison
Denison	Ida County State Bank	Ida Grove
Denmark	Farmers Savings Bank	Wever
Des Moines (3)	Bankers Trust Company	Des Moines
Des Moines (4)	Hawkeye Bank	Des Moines
Des Moines (3)	Iowa State Bank	Des Moines
Des Moines (2)	Boatmen's Bank of Urbandale	Urbandale
Des Moines (3)	West Des Moines State Bank	West Des Moines
DeSoto	Earlham Savings Bank	Earlham
Dexter	Brenton Bank and Trust Company	Adel
Diagonal	Hawkeye Bank of Mount Ayr	Mount Ayr
Dixon	First Trust & Savings Bank	Wheatland
Donnellson	Pilot Grove Savings Bank	Pilot Grove
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Defiance
Dubuque (4)	American Trust & Savings Bank	Dubuque
Dubuque (5)	Dubuque Bank & Trust Company	Dubuque
Dumont	Liberty Bank & Trust	Mason City
Dyersville (2)	American Trust & Savings Bank	Dubuque
Dyersville (1)	Fidelity Bank & Trust	Dyersville
Eagle Grove (2)	Brenton Bank & Trust Company	Clarion
Eagle Grove (2)	Security Savings Bank	Eagle Grove
Earlham	Earlham Savings Bank	West Des Moines
Earlville	Community Savings Bank	Edgewood
Eddyville	First Iowa State Bank	Albia
Eldon	Firstar Bank Ottumwa	Ottumwa
Eldora (1)	Hardin County Savings Bank	Eldora
Eldora	Security Bank	Marshalltown
Elkader (1)	Central State Bank	Elkader
Elkhorn	The Shelby County State Bank	Harlan

Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Dubuque Bank & Trust Company	Dubuque
Estherville (1)	Emmet County State Bank	Estherville
Fairfield (1)	Iowa State Bank & Trust Company	Fairfield
Farley	Dubuque Bank & Trust Company	Dubuque
Farmersburg	Peoples State Bank	Elkader
Farmington	State Central Bank	Keokuk
Fenton	Iowa State Bank	West Bend
Forest City	Titonka Savings Bank	Titonka
Fort Atkinson	Citizens Savings Bank	Spillville
Fort Dodge (1)	First American State Bank	Fort Dodge
Fort Dodge (1)	Boatmen's Bank of Fort Dodge	Fort Dodge
Fort Dodge	Ida County State Bank	Ida Grove
Fort Madison (1)	Fort Madison Bank & Trust Company	Fort Madison
Fort Madison (2)	State Central Bank	Keokuk
Fredericksburg	Northeast Security Bank	Sumner
Galva	Ida County State Bank	Ida Grove
Garden City	Security State Bank	Hubbard
Garner	Clear Lake Bank & Trust Company	Clear Lake
Garrison	State Bank of Vinton	Vinton
Geneva	Ackley State Bank	Ackley
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Gladbrook	Security Bank	Marshalltown
Glenwood (1)	Glenwood State Bank	Glenwood
Goldfield	Security Savings Bank	Eagle Grove
Goose Lake	Gateway State Bank	Clinton
Graettinger	Swea City State Bank	Swea City
Grand River	Citizens Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton (1)	Hampton State Bank	Hampton
Hanlontown	Liberty Bank & Trust	Mason City
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	Boatmen's Bank of Fort Dodge	Fort Dodge
Harlan (1)	The Shelby County State Bank	Harlan
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazleton	Maynard Savings Bank	Maynard
Hiawatha	Farmers State Bank	Marion
Hillsboro	Hawkeye Bank of Mount Pleasant	Mount Pleasant
Hinton	Farmers State Bank	Merrill
Holy Cross	Dubuque Bank & Trust Company	Dubuque
Hopkinton	Citizens State Bank	Monticello
Hornick	State Savings Bank	Onawa
Hospers	American State Bank	Sioux Center
Houghton	Pilot Grove Savings Bank	Pilot Grove
Hudson	Waterloo Savings Bank	Waterloo
Humboldt (1)	Humboldt Trust & Savings Bank	Humboldt
Humeston	The Citizens State Bank	Corydon
Huxley	South Story Bank & Trust	Slater
Independence (1)	Farmers State Savings Bank	Independence
Indianola (1)	Peoples Trust & Savings Bank	Indianola
Indianola (1)	Warren County Brenton Bank & Trust	Indianola
Inwood	Security Savings Bank	Larchwood
Ionia	First Security Bank & Trust Company	Charles City
Iowa City (1)	Hawkeye State Bank	Iowa City
Iowa City (2)	Iowa State Bank & Trust Company	Iowa City
Iowa City (2)	Hills Bank and Trust Company	Hills
Irwin	The Shelby County State Bank	Harlan
Jamaica	Perry State Bank	Perry
Janesville	State Bank of Waverly	Waverly

Jesup	Farmers State Savings Bank	Independence
Joice	Farmers State Bank	Grafton
Kellerton	Lamoni State Bank	Lamoni
Kensett	Liberty Bank & Trust	Mason City
Keokuk (2)	Keokuk Savings Bank & Trust Company	Keokuk
Keokuk (2)	State Central Bank	Keokuk
Kesley	Iowa State Bank	Clarksville
Keswick	Boatmen's Bank of Sigourney	Sigourney
Key West	Dubuque Bank & Trust Company	Dubuque
Kiron	Liberty Bank & Trust	Odebolt
Klemme	Liberty Bank & Trust	Forest City
Knoxville (2)	Iowa State Savings Bank	Knoxville
Lacona	Peoples Trust and Savings Bank	Indianola
Lakota	Farmers Trust and Savings Bank	Buffalo Center
Lamont	Farmers State Savings Bank	Independence
Lanesboro	Commercial Savings Bank	Carroll
Laurel	Security Bank	Marshalltown
Lawton	First Trust and Savings Bank	Moville
LeGrand	Citizens Savings Bank	Gilman
Lehigh	Boatmen's Bank of Fort Dodge	Fort Dodge
Leon (1)	Citizens Bank	Leon
Lester	Peoples Bank & Trust	Rock Valley
Lime Springs	Cresco Union Savings Bank	Cresco
Lincoln	Lincoln Savings Bank	Reinbeck
Lineville	The Citizens State Bank	Corydon
Linn Grove	First State Bank	Sioux Rapids
Liscomb	Hardin County Savings Bank	Eldora
Littleport	Community Savings Bank	Edgewood
Little Rock	First Bank and Trust	Rock Rapids
Livermore	Hawkeye Bank of Humboldt County	Humboldt
Lohrville	First Bank & Trust Co	Glidden
Lone Rock	Swea City State Bank	Swea City
Long Grove	First Central State Bank	DeWitt
Lost Nation	First Trust & Savings Bank	Wheatland
Lovilia	State Bank of Bussey	Bussey
Lucas	Community State Bank	Indianola
LuVerne	Boatmen's Bank of North Iowa	Mason City
Luxemberg	Fidelity Bank & Trust	Dyersville
McCallsburg	State Bank & Trust Company	Nevada
McClelland	Firstar Bank Council Bluffs	Council Bluffs
McGregor	Central State Bank	Elkader
Macedonia	Hawkeye Bank of Council Bluffs	Council Bluffs
Malcolm	Grinnell State Bank	Grinnell
Mallard	Brenton Bank of Palo Alto County	Emmetsburg
Manchester (1)	First State Bank	Manchester
Manchester	Community Savings Bank	Edgewood
Manly	Liberty Bank & Trust	Mason City
Maquoketa (1)	Hawkeye Bank of Maquoketa	Maquoketa
Maquoketa (1)	Maquoketa State Bank	Maquoketa
Marble Rock	First Security Bank and Trust Company	Charles City
Marcus (1)	Farmers State Bank	Marcus
Marion	Brenton Bank and Trust Company	Cedar Rapids
Marion	Guaranty Bank and Trust Company	Cedar Rapids
Marion (1)	Farmers State Bank	Marion
Marquette	Central State Bank	Elkader
Marshalltown (2)	Brenton Bank and Trust Company	Marshalltown
Marshalltown (1)	Hawkeye Bank of Marshalltown	Marshalltown
Marshalltown (1)	Security Bank	Marshalltown
Martensdale	Peoples Trust and Savings Bank	Indianola
Mason City (2)	Boatmen's Bank of North Iowa	Mason City
Mason City (2)	Liberty Bank & Trust	Mason City
Mason City	Northwoods State Bank	Northwood
Maurice	Northwestern State Bank of Orange City	Orange City
Melbourne	First State Bank	Conrad
Melcher	Iowa State Savings Bank	Knoxville
Menlo	Security State Bank	Casey
Meservey	First State Bank	Thornton
Milo	Peoples Trust and Savings Bank	Indianola

Milton	State Savings Bank	Cantril
Minburn	Raccoon Valley State Bank	Adel
Minden	Farmers and Merchants State Bank	Neola
Mineola	Glenwood State Bank	Glenwood
Mingo	Exchange State Bank	Collins
Modale	Hawkeye Bank of Council Bluffs	Council Bluffs
Montrose	Keokuk Savings Bank and Trust Company	Keokuk
Moravia	Iowa Trust and Savings Bank	Centerville
Morning Sun	Iowa State Bank	Wapello
Moulton	Davis County Savings Bank	Bloomfield
Mount Auburn	Cedar Valley Bank & Trust	LaPorte City
Mount Pleasant (1)	Firstar Bank Mount Pleasant	Mount Pleasant
Mount Union	Iowa State Bank	Wapello
Mount Vernon (1)	Mount Vernon Bank and Trust Company	Mount Vernon
Murray	Clarke County State Bank	Osceola
Muscatine (3)	Central State Bank	Muscatine
Muscatine (2)	Community Bank of Muscatine	Muscatine
New Hartford	Iowa Savings Bank	Dike
New Liberty	Liberty Trust and Savings Bank	Durant
New London	Hawkeye Bank of Mount Pleasant	Mount Pleasant
New Providence	Hardin County Savings Bank	Eldora
New Virginia	Norwalk-Cumming State Bank	Norwalk
Newton (1)	Hawkeye Bank of Jasper County	Newton
Newton	Security Bank Jasper-Poweshiek	Kellogg
Nichols	Farmers and Merchants Savings Bank	Lone Tree
North English	Mahaska State Bank	Oskaloosa
North Liberty	Hills Bank and Trust Company	Hills
Oakville	Farmers & Merchants Bank & Trust	Burlington
Okoboji	Dickinson County Savings Bank	Milford
Olin	Community State Bank	Tipton
Orange City (1)	Northwestern State Bank of Orange City	Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola (1)	American State Bank	Osceola
Osceola (1)	Clarke County State Bank	Osceola
Oskaloosa (1)	Mahaska State Bank	Oskaloosa
Ottumwa (2)	Firstar Bank Ottumwa	Ottumwa
Ottumwa (1)	South Ottumwa Savings Bank	Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Panama	The Shelby County State Bank	Harlan
Parkersburg	First State Bank	Conrad
Pella (1)	Marion County State Bank	Pella
Persia	Liberty Bank & Trust	Woodbine
Peterson	State Bank	Everly
Pisgah	Liberty Bank & Trust	Woodbine
Pleasantville (1)	Pleasantville State Bank	Pleasantville
Plymouth	Liberty Bank & Trust	Mason City
Pocahontas (1)	Citizens State Bank	Pocahontas
Popejoy	Farmers State Bank	Dows
Portsmouth	The Shelby County State Bank	Harlan
Postville (1)	Citizens State Bank	Postville
Prairie City	Security Bank	Marshalltown
Protivin	Decorah State Bank	Decorah
Pulaski	State Savings Bank	Cantril
Quimby	Central Trust and Savings Bank	Cherokee
Randall	Randall-Story State Bank	Story City
Raymond	Farmers State Bank	Jesup
Redfield	Brenton Bank and Trust Company	Adel
Red Oak (1)	Houghton State Bank	Red Oak
Renwick	Hawkeye Bank of Humboldt County	Humboldt
Richland	Union Bank and Trust Company	Ottumwa
Ricketts	Farmers State Bank	Schleswig
Ridgeway	Cresco Union Savings Bank	Cresco
Ringsted	Emmet County State Bank	Estherville
Rippey	Peoples Trust & Savings Bank	Grand Junction
Riverton	Citizens Bank	Leon

Rockford	First Security Bank & Trust	Charles City
Rockwell	Liberty Bank & Trust	Mason City
Rock Valley (1)	Valley State Bank	Rock Valley
Roland	American State Bank	Ames
Rowan	Brenton Bank and Trust Company	Clarion
Rudd	First State Bank	Nora Springs
Runnells	Hartford-Carlisle Savings Bank	Carlisle
Russell	The Citizens State Bank	Corydon
Ryan	Citizens State Bank	Monticello
Sabula	Farmers Savings Bank	Preston
Sac City (1)	Citizens Bank	Sac City
St. Charles	Farmers and Merchants State Bank	Winterset
Salix	Pioneer Bank	Sergeant Bluff
Sheldon (1)	Citizens State Bank	Sheldon
Shell Rock	Security State Bank	Waverly
Shenandoah (1)	The Security Trust and Savings Bank	Shenandoah
Silver City	Mills County State Bank	Glenwood
Sioux City (1)	Boatmen's Bank of Sioux City	Sioux City
Sioux City	Pioneer Bank	Sergeant Bluff
Smithland	First State Bank of Mapleton	Mapleton
Soldier	Community Bank	Dunlap
Spirit Lake (1)	First Bank & Trust	Spirit Lake
Spirit Lake	Security State Bank	Lake Park
Stacyville	St. Ansgar State Bank	St. Ansgar
Stanhope	First State Bank	Webster City
Stanwood	Community State Bank	Tipton
Steamboat Rock	Security Bank	Marshalltown
Stockport	State Central Bank	Keokuk
Storm Lake (1)	Security Trust & Savings Bank	Storm Lake
Storm Lake (1)	The Commercial Trust & Savings Bank	Storm Lake
Struble	Le Mars Bank and Trust Company	Le Mars
Sully	Security Bank Jasper-Poweshiek	Kellogg
Sumner (1)	First State Bank	Sumner
Swaledale	First State Bank	Thornton
Taintor	Taintor Savings Bank	New Sharon
Teeds Grove	Farmers Savings Bank	Preston
Terril	The State Bank	Spirit Lake
Thompson	Liberty Bank & Trust	Forest City
Thor	Humboldt Trust & Savings Bank	Humboldt
Tingley	Hawkeye Bank of Mount Ayr	Mount Ayr
Tipton	Citizens Savings Bank	Anamosa
Tipton (1)	Hawkeye Bank of Tipton	Tipton
Toledo (1)	The State Bank of Toledo	Toledo
Truro	Union State Bank	Winterset
Underwood	Hawkeye Bank of Council Bluffs	Council Bluffs
Union	Hardin County Savings Bank	Eldora
Urbandale	Hawkeye Bank	Des Moines
Vail	Westside State Savings Bank	Westside
Van Horne	Chelsea Savings Bank	Belle Plaine
Van Meter	Brenton Bank and Trust Company	Adel
Ventura	Boatmen's Bank of North Iowa	Mason City
Villisca	Citizens State Bank	Clarinda
Volga	Central State Bank	Elkader
Wadena	Elgin State Bank	Elgin
Washington (1)	Washington State Bank	Washington
Washta	Central Trust and Savings Bank	Cherokee
Waterloo	First Security State Bank	Evansdale
Waterloo (4)	Waterloo Savings Bank	Waterloo
Waucoma	State Bank of Lawler	Lawler
Waukee	Brenton State Bank	Dallas Center
Waukon (1)	Waukon State Bank	Waukon
Waverly (2)	State Bank of Waverly	Waverly
Webster City (1)	First State Bank	Webster City
Wellman (2)	Security Savings Bank	Williamsburg
Wesley	Boatmen's Bank of North Iowa	Mason City
West Burlington (1)	West Burlington Bank	West Burlington

West Des Moines	Hawkeye Bank	Des Moines
West Des Moines (1)	West Des Moines State Bank	West Des Moines
West Point	Pilot Grove Savings Bank	Pilot Grove
What Cheer	Iowa Trust & Savings Bank	Oskaloosa
Whiting	Sloan State Bank	Sloan
Whittemore	Farmers State Bank	Algona
Williams	Iowa Falls State Bank	Iowa Falls
Windsor Heights	Bankers Trust Company	Des Moines
Winterset (1)	Farmers and Merchants State Bank	Winterset
Winterset (1)	Union State Bank	Winterset
Woden	First State Bank	Britt
Woodbine (1)	Liberty Bank & Trust	Woodbine
Woodward	Brenton State Bank	Dallas Center
Zearing	Security State Bank	Hubbard

( ) Denotes the number of bank office facilities

APPLICATIONS FOR AND ACTION TAKEN ON VOLUNTARY DISSOLUTIONS, MERGERS, CONSOLIDATIONS, AND CONVERSIONS

Bank & Location	Application Received	Decision and Date	Effective Date
VOLUNTARY DISSOLUTIONS			
First State Bank Mount Ayr (1)	03-24-92	Approved 06-17-92	10-03-92
Home Savings Bank Persia (2)	01-07-93	Approved 03-17-93	04-16-93
Wellman Savings Bank Wellman (3)	01-08-93	Approved 03-17-93	03-29-93
State Bank of Dumont Dumont (4)	01-20-93	Approved 04-21-93	04-30-93
Pomeroy State Bank Pomeroy (5)	04-08-93	Approved 06-22-93	Pending
MERGERS			
FS State Bank Preston (6)	04-02-92	Approved 07-21-92	07-27-92
North Iowa State Bank Belmond (7)	06-16-92	Approved 08-18-92	09-18-92
Soldier Valley Savings Bank Soldier (8)	06-16-92	Approved 09-23-92	12-31-92
Altoona State Bank Altoona (9)	06-29-92	Withdrawn 10-28-92	
Andrew Savings Bank Bellevue (10)	N/A	N/A	10-17-92
Ankeny State Bank Ankeny (11)	10-29-92	Approved 04-21-93	05-14-93
Farmers & Merchants Bank & Trust Burlington (12)	03-03-93	Pending	
Bank Midwest Wall Lake (13)	03-31-93	Pending	
Valley State Bank Hamburg (14)	04-28-93	Approved 04-29-93	04-29-93
The State Bank of Wayland Wayland (15)	06-07-93	Pending	
Farmers State Bank Dows (16)	06-25-93	Pending	
CONVERSIONS			
Northeast Iowa National Bank Sumner (17)	05-19-92	Approved 06-24-92	07-01-92
First National Bank Colfax (18)	05-22-92	Approved 06-24-92	06-29-92
The Farmers National Bank of Webster City Webster City (19)	06-19-92	Approved 07-23-92	07-27-92
First National Bank Huxley (20)	06-19-92	Approved 07-20-92	07-21-92
Peoples National Bank of Columbus Junction Columbus Junction (21)	08-20-92	Approved 10-14-92	12-15-92

Bank & Location	Application Received	Decision and Date	Effective Date
Community National Bank of Muscatine Muscatine (22)	08-20-92	Approved 10-14-92	12-15-92
First National Bank in Glidden Glidden (23)	08-27-92	Approved 11-20-92	11-30-92
Community National Bank Tipton (24)	09-25-92	Approved 12-03-92	12-31-92
Lamoni National Bank Lamoni (25)	11-09-92	Approved 12-23-92	12-31-92
The First National Bank of Sumner Sumner (26)	04-05-93	Approved 06-03-93	06-28-93

( ) Footnotes at end of section

APPLICATIONS FOR AND ACTION TAKEN ON UNITED COMMUNITY BANK OFFICE APPLICATIONS

Bank & Location	Proposed Location	Application Received	Decision and Date	Effective Date
Liberty Bank & Trust Forest City (7)	Belmond	06/08/92	Approved 08-18-92	09-18-92
Altoona State Bank Altoona (11)	Altoona	02-19-93	Approved 04-21-93	05-15-93
The Decatur County State Bank Leon (14)	Hamburg	04-28-93	Approved 04-29-93	04-30-93
Bank Midwest Armstrong (13)	Wall Lake	05-12-93	Pending	
Liberty Bank & Trust Bloomfield (27)	Lamoni	06-28-93	Pending	

( ) Footnotes at end of section

APPLICATIONS FOR AND ACTION TAKEN ON BANK OFFICE APPLICATIONS

Bank & Location	Proposed Office Location	Application Received	Decision and Date	Certificate Issued
Cedar Valley Bank & Trust Mount Auburn (28)	Mount Auburn	08-17-90	Approved 12-19-90	04-30-93
Iowa State Bank Des Moines	West Des Moines	05-13-91	Approved 06-12-91	Approval Withdrawn 06-14-93
Farmers State Bank Whittemore (29)	Whittemore	12-12-91	Approved 02-06-92	09-14-92
Union State Bank Winterset	Winterset	02-07-92	Approved 03-10-92	08-10-92
The Shelby County State Bank Harlan	Harlan	02-11-92	Approved 03-10-92	08-03-92
Carroll County State Bank Carroll	Carroll	03-20-92	Approved 04-27-92	12-01-92
Hawkeye Bank of Mount Ayr Mount Ayr (1)	Diagonal	04-07-92	Approved 06-17-92	10-05-92

Bank & Location	Proposed Office Location	Application Received	Decision and Date	Certificate Issued
Security State Bank Shell Rock (30)	Shell Rock	04-14-92	Approved 08-06-92	01-04-93
Hawkeye Bank of Tipton Tipton	Tipton	05-15-92	Approved 06-26-92	06-10-93
First Central State Bank De Witt	Long Grove	05-22-92	Approved 06-26-92	01-22-93
Liberty Bank & Trust Forest City (7)	Klemme	06-08-92	Approved 08-18-92	09-18-92
Dunlap Savings Bank Dunlap (8)	Soldier	06-16-92	Approved 09-23-92	01-04-93
Earlham Savings Bank Earlham (31)	Earlham	07-01-92	Approved 08-18-92	04-05-93
Farmers Savings Bank Fremont (32)	Fremont	07-02-92	Approved 09-23-92	Pending
Peoples Trust & Savings Bank Indianola	Indianola	08-19-92	Approved 09-17-92	06-14-93
Citizens State Bank Postville	Postville	07-20-92	Approved 09-04-92	10-01-92
Iowa State Bank West Bend (33)	Fenton	10-01-92	Approved 11-12-92	01-04-93
Central Trust & Savings Bank Cherokee	Cherokee	10-19-92	Approved 12-10-92	06-21-93
Farmers and Miners State Bank Lucas (34)	Lucas	11-15-92	Approved 01-26-93	03-22-93
Bank Midwest Armstrong (35)	Armstrong	11-09-92	Approved 04-21-93	Pending
Liberty Bank & Trust Mason City (4)	Dumont	12-24-92	Approved 04-21-93	04-30-93
Liberty Bank & Trust Woodbine (2)	Persia	01-05-93	Approved 03-17-93	04-19-93
Security Savings Bank Williamsburg (3)	Wellman [2]	01-06-93	Approved 03-17-93	03-29-93
Security State Bank Casey (36)	Casey	02-11-93	Pending	
Altoona State Bank Altoona (11)	Ankeny [2]	02-19-93	Approved 04-21-93	05-15-93
The Decatur County State Bank Leon (14)	Riverton	04-28-93	Approved 04-29-93	04-30-93
Hills Bank and Trust Company Hills	Iowa City	05-04-93	Approved 05-21-93	Pending
Boatmen's Bank of Urbandale Urbandale	Urbandale	05-26-93	Approved 06-15-93	Pending
Sheffield Savings Bank Sheffield (16)	Dows Popejoy	06-25-93	Pending	
Liberty Bank & Trust Bloomfield (27)	Kellerton	06-28-93	Pending	

( ) Footnotes at end of section

APPLICATIONS FOR AND ACTION TAKEN ON RELOCATION OF BANK CHARTERS

Bank & Location	Proposed New Location	Application Received	Decision and Date	Effective Date
Cedar Valley Bank & Trust Mount Auburn (28)	LaPorte City	08-17-90	Approved 12-19-90	05-03-93
Farmers State Bank Whittemore (29)	Algona	12-12-91	Approved 02-06-92	09-14-92
Security State Bank Shell Rock (30)	Waverly	04-14-92	Approved 08-06-92	01-04-93
Earlham Savings Bank Earlham (31)	West Des Moines	07-01-92	Approved 08-18-92	04-05-93
Farmers Savings Bank Fremont (32)	Oskaloosa	07-02-92	Approved 09-23-92	Pending
Farmers and Miners State Bank Lucas (34)	Indianola	11-15-92	Approved 01-26-93	03-22-93
Bank Midwest Armstrong (35)	Okoboji	11-09-92	Approved 04-21-93	Pending
Security State Bank Casey (36)	Stuart	02-11-93	Pending	

( ) Footnotes at end of section

APPLICATIONS FOR AND ACTION TAKEN ON BANK CHARTERS

Proposed Location	Bank	Application Received	Decision and Date	Charter Issued
Preston	FS State Bank	02-13-92	Approved 07-21-92	07-27-92
Monona	US State Bank	11-03-92	Withdrawn 12-01-92	
Eldridge (37)	Valley State Bank	01-29-93	Approved 06-16-93	Pending
Bettendorf (38)	Quad City Bank and Trust Company	02-01-93	Approved 06-16-93	Pending
Burlington (12)	Farmers & Merchants Interim State Bank	03-03-93	Pending	
Hamburg (14)	Valley State Bank	04-28-93	Approved 04-29-93	04-29-93
Sheffield	United Bank and Trust Company	05-06-93	Withdrawn 06-11-93	
Wayland (15)	The State Bank of Wayland	06-07-93	Pending	

( ) Footnotes at end of section

BANK CHARTERS TERMINATED

Bank & Location	Type of Action	Date Terminated
FS State Bank Preston (6)	Merger	07-27-92
North Iowa State Bank Belmond (7)	Merger	09-18-92
First State Bank Mount Ayr (1)	Dissolution	10-03-92
Andrew Savings Bank Bellevue (10)	Merger	10-17-92
Soldier Valley Savings Bank Soldier (8)	Merger	12-31-92
Wellman Savings Bank Wellman (3)	Dissolution	03-29-93
Home Savings Bank Persia (2)	Dissolution	04-16-93
Valley State Bank Hamburg (14)	Merger	04-29-93
State Bank of Dumont Dumont (4)	Dissolution	04-30-93
Ankeny State Bank Ankeny (11)	Merger	05-14-93

( ) Footnotes at end of section

BANK NAME CHANGES

BANK LOCATION	PREVIOUS NAME	NEW NAME
Onawa	Onawa State Bank	Hawkeye Bank of Onawa
Rock Rapids	Lyon County State Bank	Hawkeye Bank of Lyon County
Dunlap	Dunlap Savings Bank	Community Bank
Des Moines	Hawkeye Bank of Des Moines	Hawkeye Bank
Lucas (34)	Farmers and Miners State Bank	Community State Bank
Leon (14)	The Decatur County State Bank	Citizens Bank
Altoona (11)	Altoona State Bank	Community State Bank

( ) Footnotes at end of section

FOOTNOTES

1. Application by First State Bank, Mount Ayr, to voluntarily dissolve its corporate existence and to have certain of its assets purchased and certain of its liabilities assumed by Hawkeye Bank of Mount Ayr, Mount Ayr, and the application by Hawkeye Bank of Mount Ayr to establish a bank office in Diagonal.
2. Application by Home Savings Bank, Persia, to voluntarily dissolve its corporate existence and to have certain of its assets purchased and certain of its liabilities assumed by Liberty Bank & Trust, Woodbine, and the application by Liberty Bank & Trust, Woodbine, to establish a bank office in Persia.
3. Application by Wellman Savings Bank, Wellman, to voluntarily dissolve its corporate existence and to have certain of its assets purchased and certain of its liabilities assumed by Security Savings Bank, Williamsburg, and the application by Security Savings Bank, Williamsburg, to establish bank offices in Wellman.
4. Application by State Bank of Dumont, Dumont, to voluntarily dissolve its corporate existence and to have certain of its assets purchased and certain of its liabilities assumed by Liberty Bank & Trust, Mason City, and the application by Liberty Bank & Trust, Mason City, to establish a bank office in Dumont.
5. Application by Pomeroy State Bank, Pomeroy, for approval of a plan of dissolution wherein it shall sell substantially all of its assets and have certain of its liabilities assumed by Liberty Bank & Trust, N.A., Pocahontas.
6. Application to organize a new state bank in Preston to be known as FS State Bank and the application to merge FS State Bank, Preston, with and into Farmers State Bank, Preston, as the resulting bank.
7. Application to merge North Iowa State Bank, Belmond, with and into Liberty Bank & Trust, Forest City, as the resulting bank; the application by Liberty Bank & Trust, Forest City, to establish a united community bank office in Belmond; and the application to establish a bank office in Klemme.
8. Application to merge Soldier Valley Savings Bank, Soldier, with and into Dunlap Savings Bank, Dunlap, as the resulting bank, and the application by Dunlap Savings Bank, Dunlap, to establish a bank office in Soldier.
9. Application by Altoona State Bank, Altoona, to merge with and into Ankeny State Bank, Ankeny, as the resulting bank.
10. Merger of Andrew Savings Bank, Bellevue, with and into The First National Bank of Dubuque, Dubuque.
11. Application to merge Ankeny State Bank, Ankeny, with and into Altoona State Bank, Altoona, as the resulting bank; the application by Altoona State Bank, Altoona, to establish a united community bank office in Altoona; and the application by Altoona State Bank, Altoona, to establish bank offices in Ankeny. The Articles of Merger contained amendments to the Articles of Incorporation of Altoona State Bank which changed the name of the bank to Community State Bank and the location of the main bank office to Ankeny.
12. Application to organize a state chartered bank in Burlington to be known as Farmers & Merchants Interim State Bank and the application to merge Farmers & Merchants Bank & Trust, Burlington, with and into Farmers & Merchants Interim State Bank as the resulting bank.
13. Application to merge Bank Midwest, Wall Lake, with and into Bank Midwest, Armstrong, as the resulting bank, and the application by Bank Midwest, Armstrong, to establish a united community bank office in Wall Lake.
14. Application to organize a state chartered bank in Hamburg to be known as Valley State Bank for the purpose of purchasing certain assets and assuming certain liabilities of the Valley National Bank of Fremont County, Hamburg, a national banking association closed on April 29, 1983, by the Comptroller of the Currency. Application to merge Valley State Bank, Hamburg, with and into The Decatur County State Bank, Leon, as the resulting state bank; the application by The Decatur County State Bank, Leon, to establish a united community bank office in Hamburg; and the application to establish a bank office in Riverton. The Articles of Merger changed the name of The Decatur County State Bank to Citizens Bank.
15. Application to organize a state chartered bank in Wayland to be known as The State Bank of Wayland, and the application to merge The State Bank of Wayland with and into Wayland State Bank, Wayland, as the resulting bank.
16. Application to merge Farmers State Bank, Dows, with and into Sheffield Savings Bank, Sheffield, as the resulting bank, and the application by Sheffield Savings Bank, Sheffield, to establish bank offices in Dows and Popejoy.
17. Application by Northeast Iowa National Bank, Sumner, to convert to a state chartered bank with the title of Northeast Security Bank.
18. Application by First National Bank, Colfax, to convert to a state chartered bank with the title of First State Bank of Colfax.
19. Application by The Farmers National Bank of Webster City, Webster City, to convert to a state chartered bank with the title of Farmers Bank & Trust.
20. Application by First National Bank, Huxley, to convert to a state chartered bank with the title of First State Bank.
21. Application by Peoples National Bank of Columbus Junction, Columbus Junction, to convert to a state chartered bank with the title of Peoples Bank of Columbus Junction.
22. Application by Community National Bank of Muscatine, Muscatine, to convert to a state chartered bank with the title of Community Bank of Muscatine.
23. Application by First National Bank in Glidden, Glidden, to convert to a state chartered bank with the title of First Bank & Trust Co.
24. Application by Community National Bank, Tipton, to convert to a state chartered bank with the title of Community State Bank.
25. Application by Lamoni National Bank, Lamoni, to convert to a state chartered bank with the title of Lamoni State Bank.
26. Application by The First National Bank of Sumner, Sumner, to convert to a state chartered bank with the title of First State Bank.

27. Application by Liberty Bank & Trust, Bloomfield, to establish a united community bank office in Lamoni, and the application to establish a bank office in Kellerton.
28. Applications by Mt. Auburn Savings Bank, Mt. Auburn, (now known as Cedar Valley Bank & Trust) to relocate its main bank office to LaPorte City and to establish a bank office in Mt. Auburn.
29. Application by Farmers State Bank, Whittemore, to relocate its main bank office to Algona and the application by Farmers State Bank to establish a bank office in Whittemore.
30. Application by Security State Bank, Shell Rock, to relocate its main bank office to Waverly and the application by Security State Bank to establish a bank office in Shell Rock.
31. Application by Earlham Savings Bank, Earlham, to relocate its main bank office to West Des Moines and the application by Earlham Savings Bank to establish a bank office in Earlham.
32. Application by Farmers Savings Bank, Fremont, to relocate its main bank office to Oskaloosa and the application by Farmers Savings Bank to establish a bank office in Fremont.
33. Application by Iowa State Bank, West Bend, to establish a bank office in Fenton. The Fenton office was established following the purchase of certain assets and assumption of certain liabilities of the former Fenton office of Bank Midwest, Armstrong.
34. Application by Farmers and Miners State Bank, Lucas, to relocate its main bank office to Indianola and the application by Farmers and Miners State Bank to establish a bank office in Lucas. The name of Farmers and Miners State Bank was changed to Community State Bank.
35. Application by Bank Midwest, Armstrong, to relocate its main bank office to Okoboji and the application by Bank Midwest to establish a bank office in Armstrong.
36. Application by Security State Bank, Casey, to relocate its main bank office to Stuart and the application by Security State Bank to establish a bank office in Casey.
37. Application to organize a state chartered bank in Eldridge to be known as Valley State Bank.
38. Application to organize a state chartered bank in Bettendorf to be known as Quad City Bank and Trust Company.

ABSTRACT #236

STATE OF IOWA-DIVISION OF BANKING

Abstracts of Reports of Condition of 450 Iowa Chartered Banks as of June 30, 1993, as Compared with 449 Iowa Chartered Banks as of June 30, 1992

	June 30, 1993		June 30, 1992		June 30, 1993 compared with June 30, 1992	Percent of Change
ASSETS		Percent		Percent		
Cash & Due from Banks	$ 976,934	4.27%	$ 1,028,178	4.70%	($ 51,244)	-4.98%
Federal Funds Sold	558,571	2.44%	527,624	2.41%	30,947	5.87%
U.S. Gov't and Agency Securities	5,708,000	24.92%	6,493,317	29.67%	(785,317)	-12.09%
Obligations of State and Political Subdivisions	1,557,000	6.80%	1,327,000	6.06%	230,000	17.33%
Other Bonds & Investments	1,834,344	8.01%	996,000	4.55%	838,344	84.17%
Loans & Direct Lease Financing	11,715,185	51.15%	10,947,831	50.02%	767,354	7.01%
Less: Loan Loss Valuation	(204,289)	-0.89%	(182,871)	-0.84%	(21,418)	11.71%
Fixed Assets	261,717	1.14%	240,877	1.10%	20,840	8.65%
Other Real Estate	36,853	0.16%	46,319	0.21%	(9,466)	-20.44%
Intangible Assets	30,178	0.13%	26,770	0.12%	3,408	12.73%
Other Assets	428,063	1.87%	436,647	2.00%	(8,584)	-1.97%
Total Assets	$22,902,556	100.00%	$21,887,692	100.00%	$1,014,864	4.64%
Losses Deferred	43	0.00%	138	0.00%	(95)	-68.84%
Total Assets & Losses Deferred	$22,902,599	100.00%	$21,887,830	100.00%	$1,014,769	4.64%
LIABILITIES						
Transaction Deposits	$ 5,320,000	23.23%	$ 4,802,000	21.94%	$ 518,000	10.79%
Non-transaction Deposits	14,682,847	64.11%	14,407,000	65.82%	275,847	1.91%
Total Deposits	$20,002,847	87.34%	$19,209,000	87.76%	$ 793,847	4.13%
Federal Funds Purchased	277,904	1.21%	234,803	1.08%	43,101	18.36%
Other Borrowings	68,000	0.30%	29,000	0.13%	39,000	134.48%
Mortgages Payable	3,000	0.01%	7,000	0.03%	(4,000)	-57.14%
All Other Liabilities	234,355	1.02%	269,665	1.23%	(35,310)	-13.09%
Total Liabilities	$20,586,106	89.88%	$19,749,468	90.23%	$ 836,638	4.24%
Subordinated Notes & Debentures	8,985	0.04%	7,527	0.03%	1,458	19.37%
Total Equity Capital	2,307,465	10.08%	2,130,697	9.74%	176,768	8.30%
Total Equity Capital & Debentures	2,316,450	10.12%	2,138,224	9.77%	178,226	8.34%
Losses Deferred	43	0.00%	138	0.00%	(95)	-68.84%
Total Liabilities, Equity Capital & Losses Deferred	$22,902,599	100.00%	$21,887,830	100.00%	$1,014,769	4.64%
Total Equity Capital & Reserves to Total Assets & Reserves	10.75%		10.37%			

ABSTRACT #236

STATE OF IOWA-DIVISION OF BANKING

Abstracts of Reports of Condition of 450 Iowa Chartered Banks as of June 30, 1993, as Compared with 454 Iowa Chartered Banks as of December 31, 1992

	June 30, 1993		December 31, 1992		June 30, 1993 compared with December 31, 1992	Percent of Change
ASSETS		Percent		Percent		
Cash & Due from Banks	$ 976,934	4.27%	$ 1,170,777	5.08%	($193,843)	-16.56%
Federal Funds Sold	558,571	2.44%	813,265	3.53%	(254,694)	-31.32%
U.S. Gov't and Agency Securities	5,708,000	24.92%	5,626,012	24.41%	81,988	1.46%
Obligations of State and Political Subdivisions	1,557,000	6.80%	1,440,055	6.25%	116,945	8.12%
Other Bonds & Investments	1,834,344	8.01%	1,977,879	8.58%	(143,535)	-7.26%
Loans & Direct Lease Financing	11,715,185	51.15%	11,443,400	49.66%	271,785	2.38%
Less: Loan Loss Valuation	(204,289)	-0.89%	(196,694)	-0.85%	(7,595)	3.86%
Fixed Assets	261,717	1.14%	252,235	1.09%	9,482	3.76%
Other Real Estate	36,853	0.16%	45,302	0.20%	(8,449)	-18.65%
Intangible Assets	30,178	0.13%	29,480	0.13%	698	2.37%
Other Assets	428,063	1.87%	441,428	1.92%	(13,365)	-3.03%
Total Assets	$22,902,556	100.00%	$23,043,139	100.00%	($140,583)	-0.61%
Losses Deferred	43	0.00%	82	0.00%	(39)	-47.56%
Total Assets & Losses Deferred	$22,902,599	100.00%	$23,043,221	100.00%	($140,622)	-0.61%
LIABILITIES						
Transaction Deposits	$ 5,320,000	23.23%	$ 5,606,895	24.33%	($286,895)	-5.12%
Non-transaction Deposits	14,682,847	64.11%	14,672,078	63.67%	10,769	0.07%
Total Deposits	$20,002,847	87.34%	$20,278,973	88.00%	($276,126)	-1.36%
Federal Funds Purchased	277,904	1.21%	241,327	1.05%	36,577	15.16%
Other Borrowings	68,000	0.30%	57,000	0.25%	11,000	19.30%
Mortgages Payable	3,000	0.01%	3,000	0.01%	0	0.00%
All Other Liabilities	234,355	1.02%	241,972	1.05%	(7,617)	-3.15%
Total Liabilities	$20,586,106	89.88%	$20,822,272	90.36%	($236,166)	-1.13%
Subordinated Notes & Debentures	8,985	0.04%	7,250	0.03%	1,735	23.93%
Total Equity Capital	2,307,465	10.08%	2,213,617	9.61%	93,848	4.24%
Total Equity Capital & Debentures	2,316,450	10.12%	2,220,867	9.64%	95,583	4.30%
Losses Deferred	43	0.00%	82	0.00%	(39)	-47.56%
Total Liabilities, Equity Capital & Losses Deferred	$22,902,599	100.00%	$23,043,221	100.00%	($140,622)	-0.61%
Total Equity Capital & Reserves to Total Assets & Reserves	10.75%		10.26%			

EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1990-1992

(Amounts Expressed in Thousands of Dollars)

Item Description	1992	1991	1990
INTEREST INCOME			
Interest on Loans, Leases & Fed Funds	$ 1,089,172	$ 1,128,000	$ 1,107,000
Interest on Balances with Banks	11,009	20,000	24,000
Interest on Securities	637,670	839,000	852,000
Interest on Trade Accounts	0	0	1,000
Total Interest Income	$ 1,737,851	$ 1,987,000	$ 1,984,000
INTEREST EXPENSE			
Interest on Deposits	843,751	1,101,000	1,144,000
Expense of Fed Funds	8,000	32,000	56,000
Interest on Borrowed Money	2,000	7,000	6,000
Interest on Notes & Debentures	1,000	1,000	2,000
All Other Interest Expense	0	1,000	1,000
Total Interest Expense	$ 854,751	$ 1,142,000	$ 1,209,000
Net Interest Income	883,100	845,000	775,000
Provision for Loan Losses	46,194	45,000	35,000
Non-interest Income	163,633	162,000	154,000
Net Securities Gains or Losses	17,046	14,000	5,000
NON-INTEREST EXPENSE			
Salaries & Related	320,674	312,000	297,000
Net Occupancy Expense	75,173	75,000	73,000
Other Non-interest Expense	238,637	246,000	210,000
Total Non-interest Expense	$ 634,484	$ 633,000	$ 580,000
Income Before Taxes and Extra Items	383,101	343,000	319,000
Income Taxes	115,046	95,000	88,000
Income Before Extraordinary Items	268,055	248,000	231,000
Extraordinary Items	4,000	2,000	4,000
Applicable Income Tax-Extra Items	0	0	0
Net Income (Loss)	$ 272,055	$ 250,000	$ 235,000
Dividends	$ 133,014	$ 134,000	$ 115,000
Year-end Equity Capital Funds	$ 2,213,617	$ 2,286,367	$ 2,201,471
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS			
Cash & Due From Banks	$ 1,110,000	$ 1,207,200	$ 1,208,333
U.S. Gov't Obligations	5,543,200	5,473,600	6,076,667
All Other Securities	3,494,200	4,091,400	3,286,333
Federal Funds Sold	753,000	839,600	884,333
Loans & Direct Lease Financing	11,014,800	10,534,200	9,897,667
All Other Assets	591,600	835,000	802,667
Total Assets	$22,506,800	$22,981,000	$22,156,000
LIABILITIES			
Transaction Deposits	$ 5,079,800	$ 4,795,800	$ 4,667,333
Non-transaction Deposits	14,620,800	14,938,800	14,314,333
Total Deposits	$19,700,600	$19,734,600	$18,981,666
Federal Funds Purchased	145,200	655,200	630,333
Other Borrowings & All Other Liabilites	477,000	508,600	380,001
Notes and Debentures	8,200	11,400	12,000
Equity Capital Funds	2,175,800	2,071,200	2,152,000
Total Liabilities & Capital	$22,506,800	$22,981,000	$22,156,000
Number of Banks as of December 31	454	453	467

(a) Assets & Liability items for 1990 are average of figures reported at beginning, middle and end of each calendar year. Assets & Liability items for 1991 and 1992 are average of figures reported for the last five quarters.

RATIO OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1990-1992

Item Description	1992	1991	1990
AMOUNTS PER $100 OF CURRENT OPERATING INCOME			
Interest on Loans, Leases & Fed Funds	56.77%	52.15%	51.65%
Interest on Balances with Banks	0.57%	0.92%	1.12%
Interest on Securities	33.24%	38.79%	39.76%
Interest on Trade Accounts	0.00%	0.00%	0.05%
All Other Income	9.42%	8.14%	7.42%
Total Current Operating Income	100.00%	100.00%	100.00%
Interest on Deposits	43.98%	50.90%	53.38%
Expense of Fed Funds	0.42%	1.48%	2.61%
Interest on Borrowed Money	0.10%	0.32%	0.28%
Interest on Notes & Debentures	0.05%	0.05%	0.09%
Salaries & Related	16.71%	14.42%	13.86%
All Other Operating Expenses	18.76%	16.97%	14.89%
Total Current Operating Expenses	80.03%	84.14%	85.11%
Net Operating Income	19.97%	15.86%	14.89%
Dividends	6.93%	6.20%	5.37%
AMOUNTS PER $100 OF TOTAL ASSETS (a)			
Total Current Operating Income	8.52%	9.41%	9.67%
Total Current Operating Expenses	6.82%	7.92%	8.23%
Net Operating Income	1.70%	1.49%	1.44%
Net Income	1.21%	1.09%	1.06%
AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a)			
Net Operating Income	17.61%	16.56%	14.82%
Taxes on Net Income	5.29%	4.59%	4.09%
Net Income	12.50%	12.07%	10.92%
Dividends	6.11%	6.47%	5.34%
SPECIAL RATIOS (a)			
Income on Loans including Fed Funds Sold per $100 of Loans	9.26%	10.71%	11.18%
Income on Securities per $100 of Securities	7.06%	8.77%	9.10%
Interest Paid per $100 of Non-transaction Deposits	5.77%	7.37%	7.99%
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS			
Cash & Due From Banks	4.93%	5.25%	5.46%
U.S. Gov't Obligations	24.63%	23.82%	27.43%
All Other Securities	15.53%	17.80%	14.83%
Federal Funds Sold	3.35%	3.65%	3.99%
Loans & Direct Lease Financing	48.94%	45.84%	44.67%
All Other Assets	2.62%	3.64%	3.62%
Total Assets	100.00%	100.00%	100.00%
LIABILITIES			
Transaction Deposits	22.57%	20.87%	21.07%
Non-transaction Deposits	64.96%	65.01%	64.61%
Total Deposits	87.53%	85.88%	85.68%
Federal Funds Purchased	0.65%	2.85%	2.84%
Other Borrowings & All Other Liabilites	2.12%	2.21%	1.72%
Notes and Debentures	0.04%	0.05%	0.05%
Equity Capital Funds	9.66%	9.01%	9.71%
Total Liabilities & Capital	100.00%	100.00%	100.00%
Number of Banks as of December 31	454	453	467

(a) Assets & Liability items for 1990 are average of figures reported at beginning, middle and end of each calendar year. Assets & Liability items for 1991 and 1992 are average of figures reported for the last five quarters.

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
UNIFORM BANK PERFORMANCE REPORT
STATE AVERAGES
AS OF 06/30/93

INFORMATION

THE FOLLOWING PAGES CONTAIN A SUMMARY OF THE STATE AVERAGE DATA COMPILED AND USED IN THE UNIFORM BANK PERFORMANCE REPORT. THE INFORMATION IS ASSEMBLED IN ALPHABETICAL ORDER BY STATE. MORE SPECIFIC INFORMATION CONCERNING THE RATIOS MAY BE FOUND IN 'A USER'S GUIDE FOR THE UNIFORM BANK PERFORMANCE REPORT,' A PUBLICATION OF THE FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL.

IF FEWER THAN FIVE BANKS' RATIO VALUES ARE AVAILABLE TO COMPUTE A STATE AVERAGE FIGURE, A DOUBLE NUMBER SIGN (##) IS DISPLAYED.

NOTE:

THIS REPORT HAS BEEN PRODUCED FOR THE USE OF THE FEDERAL REGULATORS OF FINANCIAL INSTITUTIONS. ALL INFORMATION CONTAINED HEREIN WAS OBTAINED FROM SOURCES DEEMED RELIABLE; HOWEVER, NO GUARANTEE IS GIVEN AS TO THE ACCURACY OF THE DATA. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL BANK REGULATORS.

SUMMARY INFORMATION FOR BANKS IN STATE OF IOWA
AVERAGE FOR ALL INSURED COMMERCIAL BANKS IN STATE

EARNINGS AND PROFITABILITY	06/30/93	06/30/92	12/31/92	12/31/91	12/31/90	BANKS WITH ASSETS -$MILL (06/30/93) 0-25	25-100	100+
PERCENT OF AVERAGE ASSETS:								
INTEREST INCOME (TE)	7.35	8.28	8.09	9.04	9.38	7.40	7.34	7.28
- INTEREST EXPENSE	3.14	4.13	3.86	5.05	5.51	3.09	3.19	3.04
NET INTEREST INCOME (TE)	4.18	4.14	4.21	3.97	3.87	4.28	4.12	4.23
+ NONINTEREST INCOME	0.54	0.54	0.55	0.54	0.54	0.47	0.54	0.86
MEMO: FEE INCOME	0.14	0.13	0.13	0.13	NA	0.10	0.14	0.23
- OVERHEAD EXPENSE	2.72	2.71	2.82	2.79	2.72	2.84	2.63	2.90
- PROVISION: LOAN&LEASE LOSSES	0.04	0.06	0.08	0.07	0.06	0.03	0.03	0.10
= PRETAX OPERATING INCOME (TE)	1.94	1.86	1.82	1.64	1.63	1.81	1.97	2.11
+ SECURITIES GAINS (LOSSES)	0.01	0.02	0.03	0.01	0.00	0.01	0.01	0.02
= PRETAX NET OPERATING INC (TE)	2.00	1.93	1.89	1.67	1.63	1.88	2.01	2.17
NET OPERATING INCOME	1.29	1.24	1.21	1.07	1.04	1.24	1.29	1.36
ADJUSTED NET OPERATING INCOME	1.34	1.30	1.26	1.09	1.06	1.32	1.31	1.46
ADJUSTED NET INCOME	1.42	1.36	1.28	1.12	1.09	1.37	1.40	1.52
NET INCOME	1.30	1.25	1.23	1.09	1.06	1.26	1.30	1.38
MARGIN ANALYSIS:								
AVG EARNING ASSETS TO AVG ASSETS	93.69	93.73	93.49	93.58	93.59	93.53	93.84	93.48
AVG INT-BEARING FUNDS TO AVG AST	81.30	81.78	81.55	81.62	81.16	80.33	81.98	80.33
INT INC (TE) TO AVG EARN ASSETS	7.86	8.85	8.66	9.67	10.04	7.93	7.84	7.82
INT EXPENSE TO AVG EARN ASSETS	3.36	4.43	4.14	5.41	5.90	3.31	3.41	3.25
NET INT INC-TE TO AVG EARN ASSET	4.47	4.42	4.51	4.26	4.16	4.59	4.40	4.56
LOAN & LEASE ANALYSIS								
NET LOSS TO AVERAGE TOTAL LN&LS	0.04	0.08	0.12	0.14	0.12	0.00	0.06	0.02
EARNINGS COVERAGE OF NET LOSS(X)	22.87	18.48	20.07	17.17	15.22	22.75	18.98	56.31
LN&LS ALLOWANCE TO NET LOSSES(X)	9.61	7.55	8.51	7.86	6.90	10.50	7.85	22.29
LN&LS ALLOWANCE TO TOTAL LN&LS	1.59	1.59	1.59	1.58	1.61	1.69	1.57	1.53
LIQUIDITY								
VOLATILE LIABILITY DEPENDENCE	-7.84	-8.97	-10.72	-16.26	-17.66	-11.90	-7.36	-1.84
NET LOANS & LEASES TO ASSETS	49.70	49.50	48.70	48.02	47.40	49.07	49.16	53.51
CAPITALIZATION								
TIER ONE LEVERAGE CAPITAL	9.42	9.22	9.25	9.04	9.03	10.22	9.24	8.84
CASH DIVIDENDS TO NET INCOME	30.54	25.64	38.76	44.76	43.63	30.04	29.05	38.79
RETAIN EARNS TO AVG TOTAL EQUITY	8.29	8.67	7.11	5.73	5.45	7.20	8.68	8.99
GROWTH RATES								
ASSETS	2.89	4.12	3.95	3.97	5.81	2.40	3.12	2.95
TIER ONE CAPITAL	7.41	7.31	7.72	5.89	NA	6.44	7.84	7.97
NET LOANS & LEASES	4.32	6.36	5.82	5.75	9.49	2.34	4.79	6.20
TEMPORARY INVESTMENTS	0.18	-19.18	-14.68	2.95	-4.00	9.44	-3.06	-4.94
VOLATILE LIABILITIES	8.37	2.94	2.98	2.70	17.42	6.07	8.22	12.76
% NON-CURRENT LOANS & LEASES:								
TOTAL LN&LS-90+ DAYS PAST DUE	0.24	0.35	0.16	0.23	0.20	0.26	0.27	0.17
-NONACCRUAL	0.22	0.30	0.23	0.29	0.35	0.16	0.23	0.30
-TOTAL	0.64	0.84	0.53	0.69	0.71	0.68	0.65	0.55
TOTAL ASSETS ($MILLIONS)	37470	36370	37281	36293	34566	2971	14247	20251
EQUITY CAPITAL ($MILLIONS)	3419	3206	3266	3210	3036	336	1418	1664
NET INCOME ($MILLIONS)	262	227	455	378	349	20	94	148
NUMBER OF BANKS IN TABULATION	536	545	542	553	562	169	294	73

SUMMARY INFORMATION FOR ALL INSURED COMMERCIAL BANKS
AVERAGE OF ALL BANKS IN NATION

BANKS WITH ASSETS -$MILL (06/30/93)

EARNINGS AND PROFITABILITY	06/30/93	06/30/92	12/31/92	12/31/91	12/31/90	0-25	25-100	100+
PERCENT OF AVERAGE ASSETS:								
INTEREST INCOME (TE)	7.28	8.18	7.97	9.06	9.64	7.26	7.33	7.21
- INTEREST EXPENSE	2.81	3.77	3.49	4.86	5.46	2.84	2.84	2.72
NET INTEREST INCOME (TE)	4.45	4.39	4.45	4.21	4.19	4.40	4.46	4.45
+ NONINTEREST INCOME	0.74	0.72	0.74	0.72	0.69	0.66	0.68	0.91
MEMO: FEE INCOME	0.15	0.15	0.15	0.14	NA	0.11	0.14	0.20
- OVERHEAD EXPENSE	3.28	3.28	3.37	3.34	3.27	3.43	3.20	3.33
- PROVISION: LOAN & LEASE LOSSES	0.13	0.20	0.23	0.27	0.28	0.07	0.12	0.21
= PRETAX OPERATING INCOME (TE)	1.79	1.66	1.63	1.35	1.36	1.55	1.83	1.89
+ SECURITIES GAINS (LOSSES)	0.01	0.02	0.03	0.02	0.00	0.00	0.01	0.01
= PRETAX NET OPERATING INC (TE)	1.85	1.73	1.70	1.40	1.37	1.62	1.89	1.95
NET OPERATING INCOME	1.21	1.13	1.10	0.91	0.89	1.12	1.23	1.25
ADJUSTED NET OPERATING INCOME	1.29	1.22	1.17	0.97	0.96	1.18	1.30	1.33
ADJUSTED NET INCOME	1.34	1.25	1.18	0.98	0.97	1.22	1.36	1.38
NET INCOME	1.26	1.16	1.13	0.93	0.90	1.16	1.28	1.29
MARGIN ANALYSIS:								
AVG EARNING ASSETS TO AVG ASSETS	92.90	92.85	92.76	92.79	92.65	92.28	93.10	92.95
AVG INT-BEARING FUNDS TO AVG AST	78.22	79.19	78.81	79.29	78.77	77.91	78.38	78.16
INT INC (TE) TO AVG EARN ASSETS	7.87	8.83	8.61	9.78	10.43	7.89	7.90	7.78
INT EXPENSE TO AVG EARN ASSETS	3.03	4.07	3.77	5.24	5.91	3.08	3.06	2.93
NET INT INC-TE TO AVG EARN ASSET	4.81	4.74	4.82	4.55	4.54	4.79	4.81	4.81
LOAN & LEASE ANALYSIS								
NET LOSS TO AVERAGE TOTAL LN&LS	0.13	0.22	0.32	0.41	0.41	0.07	0.11	0.22
EARNINGS COVERAGE OF NET LOSS(X)	16.95	11.62	10.73	7.45	7.51	11.78	19.94	15.67
LN&LS ALLOWANCE TO NET LOSSES(X)	8.14	5.69	5.16	4.09	3.94	7.10	9.06	7.47
LN&LS ALLOWANCE TO TOTAL LN&LS	1.66	1.64	1.66	1.60	1.54	1.79	1.60	1.69
LIQUIDITY								
VOLATILE LIABILITY DEPENDENCE	-3.33	-3.40	-5.59	-8.56	-8.85	-10.17	-3.51	1.75
NET LOANS & LEASES TO ASSETS	53.50	53.43	52.29	52.80	53.60	49.94	53.08	57.00
CAPITALIZATION								
TIER ONE LEVERAGE CAPITAL	8.91	8.55	8.63	8.33	8.24	9.56	9.10	8.20
CASH DIVIDENDS TO NET INCOME	18.77	17.35	29.54	35.01	37.25	12.20	17.34	26.46
RETAIN EARNS TO AVG TOTAL EQUITY	9.32	8.99	7.52	5.55	5.07	8.31	9.54	9.65
GROWTH RATES								
ASSETS	4.17	4.82	5.07	4.83	6.50	3.36	4.20	4.82
TIER ONE CAPITAL	8.96	7.98	8.82	6.60	NA	7.04	8.93	10.68
NET LOANS & LEASES	4.93	4.55	4.50	3.85	7.20	3.77	5.23	5.26
TEMPORARY INVESTMENTS	3.42	-16.88	-11.62	1.45	-1.25	2.28	2.61	6.08
VOLATILE LIABILITIES	0.50	-6.56	-5.88	-3.76	7.29	-0.07	0.26	1.24
% NON-CURRENT LOANS & LEASES:								
TOTAL LN&LS-90+ DAYS PAST DUE	0.19	0.27	0.19	0.29	0.33	0.19	0.19	0.21
-NONACCRUAL	0.64	0.85	0.70	0.86	0.85	0.48	0.58	0.86
-TOTAL	1.05	1.37	1.10	1.40	1.45	0.99	0.98	1.22
TOTAL ASSETS ($MILLIONS)	3563998	3434588	3490955	3417266	3376369	39075	303231	3221691
EQUITY CAPITAL ($MILLIONS)	280641	248040	263017	230567	217085	4133	29305	247203
NET INCOME ($MILLIONS)	21193	15599	32014	17842	16089	231	1918	19042
NUMBER OF BANKS IN TABULATION	11199	11686	11462	11921	12341	2427	5679	3093

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Ackley	Ackley State Bank	1,409	15,654	0	17,336	408
Adair	Exchange State Bank	518	7,486	170	8,208	123
Adel	Brenton Bank and Trust Company	847	35,251	0	43,040	526
Adel	Raccoon Valley State Bank	966	7,572	2,545	23,133	384
Albert City	Albert City Savings Bank	1,174	5,349	1,700	8,727	223
Albia	First Iowa State Bank	1,877	40,947	0	24,376	396
Albia	Peoples State Bank	973	11,079	1,400	15,890	433
Alden	Alden State Bank	1,194	5,129	850	10,476	180
Algona	Farmers State Bank	1,180	9,204	475	16,185	190
Algona	Iowa State Bank	3,927	60,076	350	43,175	489
Alton	Alton Savings Bank	1,291	5,596	580	9,979	116
Ames	American State Bank	1,920	5,902	50	20,632	212
Ames	Firstar Bank Ames	16,017	35,422	1,425	82,992	1,387
Anamosa	Citizens Savings Bank	3,162	41,750	0	13,743	205
Anamosa	Security State Bank	974	12,983	1,150	30,867	285
Ankeny	Community State Bank	5,482	44,644	2,375	77,016	843
Ankeny	Hawkeye Bank of Ankeny	1,882	9,812	1,000	21,404	361
Armstrong	Bank Midwest	507	6,297	3,500	12,707	186
Ashton	Ashton State Bank	613	11,316	0	9,175	283
Atkins	Atkins Savings Bank & Trust	1,856	6,849	0	5,708	35
Atlantic	First Whitney Bank and Trust	3,568	35,096	5,250	31,973	162
Audubon	Audubon State Bank	1,856	19,924	1,000	23,852	362
Aurelia	First Trust & Savings Bank (The)	878	6,441	0	9,873	467
Baldwin	Baldwin Savings Bank	508	6,179	200	7,216	227
Bancroft	Farmers and Traders Savings Bank	932	10,731	450	13,463	201
Baxter	State Savings Bank	955	4,643	0	11,752	249
Beaman	Farmers Savings Bank	581	10,691	575	14,744	135
Bedford	State Savings Bank	1,345	2,825	2,175	16,780	326
Belle Plaine	Chelsea Savings Bank	1,167	22,093	100	17,611	303
Belle Plaine	Citizens Bank and Trust Company	1,246	6,170	1,650	26,877	172
Bellevue	Bellevue State Bank	878	8,105	1,000	17,182	178
Belmond	First State Bank	2,147	21,759	950	24,775	424
Bennett	Bennett State Bank	905	6,097	1,050	9,286	227
Blairstown	Benton County State Bank	950	6,536	1,000	11,112	206
Blencoe	Blencoe State Bank	1,077	5,580	150	6,755	125
Bloomfield	Davis County Savings Bank	2,286	23,672	2,075	21,004	385
Bloomfield	Liberty Bank & Trust	934	7,140	0	15,741	136
Blue Grass	Blue Grass Savings Bank	1,250	32,326	3,900	25,799	479
Boone	Boone Bank and Trust Co.	2,252	44,061	200	22,015	157
Boyden	Farmers Savings Bank	700	8,016	25	9,222	469
Breda	Breda Savings Bank	496	7,995	0	11,734	231
Brighton	Rubio Savings Bank of Brighton	1,152	13,241	500	5,890	108
Britt	First State Bank	2,639	19,088	0	14,855	202
Brooklyn	Poweshiek County Savings Bank	1,329	14,173	900	11,130	271
Brunsville	First State Bank	161	4,430	825	5,626	134

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
255	140	1,186	35,572	30,797	400	969	0	3,406
199	188	386	17,032	15,074	0	474	0	1,484
1,098	0	1,271	80,981	71,932	2,350	394	0	6,305
930	46	613	35,421	32,147	0	267	0	3,007
72	20	354	17,173	15,034	0	163	0	1,976
353	543	1,134	68,834	58,766	900	321	0	8,847
276	20	746	29,951	27,324	0	160	0	2,467
58	0	494	18,021	16,098	0	271	0	1,652
564	139	1,008	28,565	25,481	0	505	0	2,579
1,331	122	1,926	110,418	96,398	3,443	1,329	0	9,248
52	0	309	17,691	15,556	0	85	0	2,050
942	29	435	29,698	26,995	0	206	0	2,497
2,319	0	3,160	139,948	125,138	931	1,632	0	12,247
547	0	989	59,986	52,998	1,000	474	0	5,514
753	149	988	47,579	43,261	0	479	0	3,839
2,369	0	2,403	133,446	120,976	0	505	0	11,965
822	0	425	34,984	31,881	320	289	0	2,494
73	0	424	23,322	20,574	0	217	0	2,531
76	0	342	21,239	18,657	0	249	0	2,333
76	0	187	14,641	12,693	0	93	0	1,855
375	120	1,126	77,346	69,236	0	387	0	7,723
385	0	1,425	48,080	43,491	0	221	0	4,368
103	0	380	17,208	15,513	0	297	0	1,398
58	3	243	14,180	12,500	0	129	0	1,551
129	0	524	26,028	22,493	0	268	0	3,267
172	0	324	17,597	16,084	0	68	0	1,445
48	0	413	26,917	23,177	0	248	0	3,492
134	101	412	23,446	21,359	0	164	0	1,923
734	208	752	42,362	36,530	0	496	0	5,336
516	0	1,340	37,627	34,096	0	492	0	3,039
63	336	394	27,780	24,777	0	217	0	2,786
324	227	883	50,641	43,977	0	562	0	6,102
66	74	513	17,764	15,916	50	122	0	1,676
609	16	926	20,943	17,916	0	323	0	2,704
45	26	240	13,748	12,223	0	71	0	1,454
464	36	1,121	50,273	44,174	0	902	0	5,197
653	0	395	24,727	22,131	630	115	0	1,851
238	374	926	64,334	52,963	0	892	0	10,479
914	0	1,733	71,018	60,459	3,037	667	0	6,855
306	72	381	18,296*	15,945	500	120	0	1,688
27	0	375	20,396	15,858	0	200	0	4,338
120	0	356	21,151	18,535	0	170	0	2,446
342	0	533	37,255	32,013	750	437	0	4,055
57	0	566	27,884	25,093	0	243	0	2,548
74	0	563	11,545	9,432	0	132	0	1,981

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Buffalo	Buffalo Savings Bank	602	12,033	4,850	8,317	166
Buffalo Center	Farmers Trust and Savings Bank	1,468	18,022	0	35,075	443
Burlington	Burlington Bank and Trust	4,741	30,937	520	54,063	982
Burlington	Farmers & Merchants Bank & Trust	6,536	114,334	1,000	47,984	307
Burt	Burt Savings Bank	613	3,322	0	7,975	65
Bussey	State Bank of Bussey	736	6,412	1,250	6,820	189
Calmar	Iowa State Bank	3,157	12,432	0	3,902	43
Cantril	State Savings Bank	1,138	9,284	400	12,317	254
Carlisle	Hartford-Carlisle Savings Bank	706	12,650	2,000	14,646	326
Carroll	Carroll County State Bank	5,367	42,385	0	33,411	379
Carroll	Commercial Savings Bank	3,578	40,951	1,400	23,948	323
Casey	Security State Bank	839	6,760	700	13,220	263
Cedar Falls	Firstar Bank Cedar Falls	4,397	21,962	1,900	62,021	1,157
Cedar Rapids	Brenton Bank and Trust Company	1,214	59,950	0	92,497	874
Cedar Rapids	First Trust and Savings Bank	5,659	72,310	6,775	36,487	898
Cedar Rapids	Guaranty Bank and Trust Company	4,050	39,385	1,400	56,209	550
Cedar Rapids	Hawkeye Bank of Cedar Rapids	3,920	1,625	700	51,694	709
Cedar Rapids	Massachusetts Fidelity Trust Company	411	75	0	0	0
Center Point	Iowa State Bank and Trust Company	1,043	5,610	175	4,661	46
Centerville	Iowa Trust and Savings Bank	2,864	54,197	0	41,924	498
Central City	City State Bank	853	8,747	150	14,378	146
Chariton	Hawkeye Bank of Chariton	1,560	13,721	2,700	21,724	289
Charles City	First Security Bank and Trust Company	3,481	60,737	0	61,637	547
Charter Oak	Farmers State Bank	417	502	875	4,762	99
Cherokee	Central Trust and Savings Bank	770	14,233	1,350	11,177	296
Cherokee	Cherokee State Bank	2,796	76,718	5,500	43,112	453
Cherokee	Valley Bank & Trust	988	2,657	1,725	13,417	168
Churdan	First State Bank	362	12,222	700	3,189	168
Clarinda	Citizens State Bank	3,387	43,043	1,000	26,134	282
Clarinda	Page County State Bank	1,177	28,917	2,100	13,603	487
Clarion	Brenton Bank and Trust Company	409	27,445	250	26,616	620
Clarksville	Iowa State Bank	2,905	7,328	0	16,961	374
Clear Lake	Clear Lake Bank and Trust Company	10,300	34,554	2,350	57,958	661
Cleghorn	Cleghorn State Bank	1,171	3,977	150	4,711	60
Clinton	Gateway State Bank	1,706	4,642	0	8,068	108
Clinton	Iowa State Savings Bank	1,997	48,406	0	34,391	749
Coggon	Linn County State Bank	699	14,698	300	3,821	80
Colesburg	Farmers Savings Bank	1,019	5,163	0	10,312	136
Colfax	First State Bank of Colfax	953	7,525	640	17,566	247
Collins	Exchange State Bank	762	9,765	0	17,495	216
Columbus Junction	Columbus Junction State Bank	777	13,041	2,750	13,384	489
Columbus Junction	Peoples Bank of Columbus Junction	1,267	22,662	200	13,064	217
Conrad	First State Bank	1,890	25,952	900	36,469	502
Coon Rapids	Iowa Savings Bank	1,319	20,223	1,150	40,821	558
Corning	State Bank of Brooks	409	5,991	520	1,777	34

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
226	17	247	26,126	21,670	0	218	0	4,238
456	108	1,353	56,039	50,902	0	470	0	4,667
2,641	198	1,584	93,702	83,828	0	632	0	9,242
980	0	2,981	173,508	157,346	1,255	1,964	0	12,943
293	14	288	12,440	10,996	300	46	0	1,098
10	59	229	15,327	13,002	0	95	0	2,230
418	0	408	20,274	15,906	0	219	0	4,149
87	0	497	23,469	21,109	0	226	0	2,134
536	509	470	31,191	28,043	0	271	0	2,877
711	99	1,622	83,216	76,269	0	652	0	6,295
369	0	867	70,790	62,597	0	302	0	7,891
70	158	394	21,878	19,622	0	126	0	2,130
605	120	1,740	91,588	83,696	0	904	0	6,988
2,942	0	4,984	160,713	142,376	1,865	1,413	0	15,059
2,663	0	1,081	124,077	111,618	0	1,095	0	11,364
1,650	175	992	103,311	94,278	0	324	0	8,709
1,761	0	668	59,659	53,008	900	970	0	4,781
0	0	1,176	1,662	0	0	432	0	1,230
82	0	575	12,100	10,809	0	95	0	1,196
349	0	1,666	100,502	88,404	400	721	0	10,977
94	0	442	24,518	20,899	0	289	0	3,330
275	0	670	40,361	36,509	180	273	0	3,399
1,990	1,451	1,914	130,663	116,730	0	886	0	13,047
55	1	196	6,709	6,119	0	26	0	564
594	0	501	28,329	25,249	0	72	0	3,008
839	0	2,327	130,839	112,209	0	1,174	0	17,456
181	0	250	19,050	17,317	0	99	0	1,634
23	0	247	16,575	13,033	0	129	0	3,413
695	153	1,318	75,448	67,871	0	496	0	7,081
210	23	630	46,173	41,503	0	175	0	4,495
829	12	942	55,883	50,821	0	518	0	4,544
85	0	1,175	28,080	24,397	825	392	0	2,466
1,062	287	1,709	107,559	97,897	0	819	0	8,843
9	0	169	10,127	9,182	0	174	0	771
330	194	217	15,049	12,931	650	106	0	1,362
951	0	836	85,832	75,072	1,300	573	0	8,887
9	0	310	19,757	16,279	0	242	0	3,236
71	305	349	17,083	15,007	0	145	0	1,931
308	0	485	27,230	24,658	0	244	0	2,328
226	103	675	28,810	25,756	525	284	0	2,245
246	165	845	30,719	28,161	0	147	0	2,411
366	132	629	38,103	34,647	0	551	0	2,905
640	0	1,519	66,868	59,183	0	685	0	7,000
1,351	0	2,167	66,473	59,888	0	434	0	6,151
64	0	98	8,825	7,607	0	59	0	1,159

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Correctionville	Corn Belt State Bank	2,201	4,173	300	7,703	113
Corwith	Corwith State Bank	346	2,487	2,050	12,338	128
Corydon	Citizens Bank	1,644	17,385	0	32,363	287
Corydon	Corydon State Bank	1,086	12,797	0	8,215	133
Council Bluffs	Firstar Bank Council Bluffs	16,509	60,866	600	177,378	2,569
Council Bluffs	Hawkeye Bank of Council Bluffs	6,473	19,583	5,100	43,226	1,170
Crawfordsville	Peoples Savings Bank	541	5,362	150	1,352	33
Cresco	Cresco Union Savings Bank	1,794	39,291	800	62,861	982
Creston	Iowa State Savings Bank	4,044	21,729	2,050	28,238	460
Cylinder	Cylinder State Bank	913	6,967	1,750	7,646	214
Dallas Center	Brenton State Bank	1,316	21,916	625	40,532	443
Danbury	Farmers Savings Bank	127	1,724	250	7,836	78
Danville	Danville State Savings Bank	857	20,856	1,100	16,488	214
Davenport	Northwest Bank & Trust Company	13,488	33,472	19,000	87,013	2,452
DeWitt	DeWitt Bank & Trust Co.	1,461	22,488	0	48,814	738
DeWitt	First Central State Bank	1,814	20,278	0	35,514	340
Decorah	Decorah State Bank	6,521	56,007	7,380	89,145	1,384
Decorah	Security Bank & Trust Company	1,417	32,612	0	56,579	504
Defiance	Defiance State Bank	431	6,543	200	7,821	104
Delhi	Delhi Savings Bank	1,233	3,515	650	9,064	69
Denison	Crawford County Trust and Savings Bank	3,675	9,375	1,300	44,003	402
Denver	Denver Savings Bank	461	7,455	1,000	12,657	166
Des Moines	Bankers Trust Company	66,708	197,623	14,150	200,276	13,179
Des Moines	Hawkeye Bank	12,342	34,189	4,830	147,274	2,564
Des Moines	Iowa State Bank	5,508	75,776	3,000	42,801	870
Dike	Iowa Savings Bank	993	14,130	250	5,824	181
Douds	Farmers and Traders Savings Bank	3,048	310	800	6,642	71
Dows	Farmers State Bank	603	8,560	75	7,794	133
Dubuque	American Trust & Savings Bank	17,144	81,663	19,000	209,149	2,706
Dubuque	Dubuque Bank and Trust Company	16,527	112,685	500	248,622	2,764
Dunlap	Community Bank	1,481	13,752	0	15,405	327
Durant	Liberty Trust & Savings Bank	1,915	28,963	4,500	27,180	428
Dyersville	Fidelity Bank & Trust	2,686	22,060	500	30,959	161
Dysart	Dysart State Bank	5,313	2,178	825	6,498	50
Eagle Grove	Security Savings Bank	1,828	25,005	850	28,098	464
Earling	Farmers Trust & Savings Bank	436	2,069	150	15,427	265
Edgewood	Community Savings Bank	5,217	18,003	0	52,625	446
Eldora	Hardin County Savings Bank	4,084	33,467	2,125	59,552	1,357
Elgin	Elgin State Bank	631	5,995	0	7,862	197
Elkader	Central State Bank	2,605	30,770	250	22,092	323
Elkader	Peoples State Bank	706	23,311	0	15,792	180
Elma	Peoples Savings Bank	439	6,493	0	16,917	147
Emerson	Emerson State Bank	744	3,582	675	8,007	87
Emmetsburg	Brenton Bank of Palo Alto County	1,299	24,636	0	30,407	360
Emmetsburg	Iowa Trust & Savings Bank	1,958	22,747	40	20,385	548

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
31	8	245	14,548	13,105	0	126	0	1,317
282	0	404	17,779	16,224	0	194	0	1,361
546	147	1,019	52,817	46,981	1,100	491	0	4,245
236	0	383	22,584	20,549	0	119	0	1,916
3,291	35	4,218	260,328	230,627	6,450	2,109	0	21,142
1,719	97	1,224	76,252	67,644	920	481	0	7,207
102	0	586	8,060	7,132	0	87	0	841
1,240	2	2,446	107,452	94,917	0	815	0	11,720
958	8	2,678	59,245	52,687	628	301	0	5,629
43	0	534	17,639	14,876	0	253	0	2,510
1,063	92	966	66,067	60,582	0	411	0	5,074
111	0	266	10,236	8,854	0	77	0	1,305
234	10	469	39,800	34,104	0	433	0	5,263
2,267	4,042	6,253	163,083	136,978	6,864	3,173	0	16,068
462	77	1,915	74,479	65,711	1,800	829	0	6,139
651	30	948	58,895	51,601	0	2,065	0	5,229
2,231	0	2,575	162,475	142,342	3,540	1,131	0	15,462
1,099	7	1,552	92,762	77,436	4,575	1,230	0	9,521
125	0	233	15,249	13,565	0	78	0	1,606
74	27	186	14,680	13,069	100	295	0	1,216
359	35	1,012	59,357	54,255	0	235	0	4,867
128	68	347	21,950	19,905	0	259	0	1,786
6,517	371	7,742	480,208	423,041	11,330	8,174	7,000	30,663
6,406	279	4,108	206,864	188,137	575	2,091	0	16,061
2,738	2,321	1,725	132,999	112,633	0	1,261	0	19,105
166	0	353	21,535	18,445	0	180	0	2,910
22	0	122	10,873	9,987	0	61	0	825
43	55	385	17,382	15,482	0	97	0	1,803
6,856	0	4,731	335,837	271,054	30,483	3,391	0	30,909
5,063	433	10,375	391,441	336,287	9,865	11,912	0	33,377
294	0	549	31,154	26,017	635	387	0	4,115
333	155	2,384	65,002	56,454	0	1,081	0	7,467
710	27	691	57,472	52,111	0	397	0	4,964
39	0	766	15,569	13,213	0	204	0	2,152
534	128	1,806	57,784	51,406	150	876	0	5,352
56	0	393	18,266	16,230	0	140	0	1,896
1,489	158	1,756	78,802	68,068	4,300	493	0	5,941
2,034	102	2,266	102,273	91,292	0	1,257	0	9,724
41	6	363	14,701	12,971	250	100	0	1,380
741	96	2,287	58,518	47,632	0	494	0	10,392
197	14	736	40,576	34,667	1,750	759	0	3,400
137	79	593	24,511	21,134	1,050	212	0	2,115
292	0	243	13,456	12,021	0	73	0	1,362
293	40	860	57,175	51,109	1,375	366	0	4,325
365	0	938	45,885	40,251	450	478	0	4,706

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Estherville	Emmet County State Bank (The)	2,968	26,115	100	33,311	506
Evansdale	First Security State Bank	786	6,555	625	18,571	206
Everly	State Bank	511	5,318	1,300	16,611	189
Exira	Exchange State Bank	827	11,504	0	13,286	213
Fairbank	Fairbank State Bank	342	9,097	750	6,954	151
Fairfax	Fairfax State Savings Bank	1,743	25,581	1,425	16,928	180
Fairfield	Iowa State Bank & Trust Company	4,729	27,194	0	39,703	440
Farnhamville	Security Savings Bank	676	4,258	1,150	10,041	175
Fayette	State Bank of Fayette	520	2,072	625	9,171	136
Forest City	Liberty Bank & Trust	1,621	16,380	0	26,541	388
Forest City	Manufacturers Bank & Trust Company	1,993	47,114	100	50,456	858
Fort Dodge	Boatmen's Bank of Fort Dodge	2,442	33,941	7,426	73,466	1,861
Fort Dodge	First American State Bank	3,991	45,013	1,725	74,325	1,244
Fort Madison	Fort Madison Bank & Trust Co.	4,364	30,881	0	41,701	415
Fostoria	Farmers Savings Bank	458	9,177	75	11,386	443
Frederika	Farmers Savings Bank	636	10,860	1,300	7,128	240
Fremont	Farmers Savings Bank	691	24,088	0	8,810	170
Garnavillo	Garnavillo Savings Bank (The)	949	4,431	950	12,163	195
Garwin	Farmers Savings Bank	777	7,701	225	8,035	73
George	George State Bank	1,051	15,244	200	19,996	240
Gibson	Gibson Savings Bank	746	15,505	50	8,311	194
Gilman	Citizens Savings Bank	619	8,181	675	7,572	132
Glenwood	Glenwood State Bank	2,777	50,960	2,650	18,796	287
Glenwood	Mills County State Bank	1,108	5,748	425	12,488	138
Glidden	First Bank & Trust Co.	1,071	16,781	1,025	20,023	570
Gowrie	First State Bank (The)	416	8,994	750	5,404	125
Grafton	Farmers State Bank	237	1,214	2,425	9,684	120
Grand Junction	Peoples Trust & Savings Bank	474	10,297	300	20,293	174
Green Mountain	Producers Savings Bank	867	5,681	590	9,130	367
Greene	First State Bank	1,556	20,570	800	12,606	122
Greenfield	Boatmen's Bank of Greenfield	710	25,751	350	15,134	384
Greenfield	Union State Bank	837	9,691	800	10,434	112
Grinnell	Grinnell State Bank	2,154	24,103	100	23,425	273
Griswold	Griswold State Bank	846	5,166	325	6,666	104
Guthrie Center	Guthrie County State Bank	909	20,075	1,050	17,764	168
Guttenberg	Security State Bank	1,432	24,283	150	12,768	281
Halbur	Farmers Savings Bank	353	3,272	0	9,438	120
Hamburg	Iowa State Bank	2,122	11,213	425	18,305	438
Hampton	Hampton State Bank	2,255	10,229	350	11,512	128
Harlan	Shelby County State Bank (The)	6,829	57,406	1,000	59,570	840
Hartley	Security State Bank	986	11,842	930	16,034	194
Hartwick	Hartwick State Bank	430	8,217	0	5,795	125
Hawarden	Farmers State Bank	1,235	11,180	0	19,955	254
Hawarden	First State Bank	631	5,152	225	9,072	170
Hawkeye	Citizens Savings Bank	786	9,990	0	4,507	66

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
6,860	0	1,452	64,126	55,375	0	600	0	8,151
666	202	282	27,481	24,365	0	356	0	2,760
259	0	606	24,416	21,982	50	179	0	2,205
127	454	449	26,434	23,487	500	95	0	2,352
96	0	212	17,300	15,230	0	209	0	1,861
306	0	710	48,513	40,858	0	440	0	7,215
864	0	963	73,013	65,161	590	436	0	6,826
325	82	879	17,236	14,400	0	351	0	2,485
138	0	320	12,710	11,760	0	92	0	858
568	352	721	45,795	41,005	0	1,369	0	3,421
795	300	5,332	105,232	92,762	0	2,194	0	10,276
2,925	11	1,668	120,018	109,691	385	707	0	9,235
2,543	76	1,990	128,419	102,002	11,200	3,243	0	11,974
1,671	24	976	79,204	71,029	775	903	0	6,497
14	0	421	21,088	17,053	0	295	0	3,740
127	0	333	20,144	17,738	0	136	0	2,268
327	0	480	34,226	30,432	0	197	0	3,597
127	86	700	19,211	16,664	0	161	0	2,386
161	50	269	17,145	15,127	0	88	0	1,930
145	0	712	37,108	33,091	300	229	0	3,488
118	0	519	25,055	22,390	150	182	0	2,333
177	59	268	17,419	15,768	0	122	0	1,529
31	32	2,084	77,043	63,419	0	1,023	0	12,601
249	3	327	20,210	18,407	0	315	0	1,488
224	0	894	39,448	34,292	0	1,506	0	3,650
7	0	214	15,660	13,936	0	40	0	1,684
187	0	248	13,875	12,752	0	84	0	1,039
500	3	773	32,466	28,752	208	702	0	2,804
41	39	329	16,310	14,437	0	99	0	1,774
125	113	562	36,210	31,515	0	204	0	4,491
447	0	816	42,824	38,688	0	377	0	3,759
139	0	388	22,177	19,924	0	231	0	2,022
207	0	1,344	51,060	42,660	0	384	0	8,016
251	0	210	13,360	11,965	0	90	0	1,305
204	0	654	40,488	36,893	0	270	0	3,325
164	15	1,135	39,666	33,344	0	331	0	5,991
22	0	250	13,215	11,786	300	87	0	1,042
160	67	1,036	32,890	28,646	0	254	0	3,990
489	68	524	25,299	22,593	0	168	0	2,538
1,085	379	2,019	127,448	109,670	0	649	0	17,129
254	0	659	30,511	26,287	0	494	0	3,730
16	0	263	14,596	12,985	0	157	0	1,454
281	0	741	33,138	29,640	400	325	0	2,773
235	26	319	15,490	14,152	0	71	0	1,267
169	0	283	15,669	13,584	160	309	0	1,616

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Hedrick	Hedrick Savings Bank	1,276	5,305	325	9,396	308
Hills	Hills Bank and Trust Company	7,341	105,833	16,843	262,904	5,510
Hubbard	Security State Bank	868	10,974	1,175	15,887	215
Hull	Iowa State Bank	1,383	4,732	750	17,802	321
Humboldt	Hawkeye Bank of Humboldt County	3,082	21,412	4,170	40,973	695
Humboldt	Humboldt Trust & Savings Bank	1,799	46,842	1,900	25,370	270
Huxley	First State Bank	1,937	4,491	100	10,374	173
Ida Grove	First State Bank	2,417	2,953	520	20,107	234
Ida Grove	Ida County State Bank	3,802	44,972	3,300	82,271	1,274
Independence	Farmers State Savings Bank	3,216	24,122	2,450	79,080	1,509
Independence	Security State Bank	2,051	21,455	0	20,318	690
Indianola	Community State Bank	319	1,764	1,300	1,223	5
Indianola	Peoples Trust and Savings Bank	4,714	44,866	0	72,410	835
Indianola	Warren County Brenton Bank and Trust	693	16,998	0	23,560	370
Iowa City	Hawkeye State Bank	3,473	3,699	3,550	33,292	530
Iowa City	Iowa State Bank & Trust Company	10,131	93,703	0	161,302	2,326
Iowa Falls	Green Belt Bank & Trust	3,335	25,813	0	40,343	409
Iowa Falls	Iowa Falls State Bank	4,483	35,757	1,480	22,378	719
Ireton	Security Savings Bank	376	10,362	350	13,534	143
Jefferson	Brenton State Bank of Jefferson	395	28,271	0	26,912	369
Jefferson	Home State Bank	2,855	16,319	3,805	40,055	520
Jesup	Farmers State Bank	3,156	4,454	3,450	19,692	241
Jewell	Farmers State Bank	3,860	7,201	3,125	15,963	284
Kalona	Boatmen's Bank of Kalona	718	12,432	1,250	11,778	278
Kalona	Farmers Savings Bank	2,035	18,197	1,450	26,067	307
Kellogg	Security Bank Jasper-Poweshiek	1,548	38,640	750	52,399	728
Keokuk	Keokuk Savings Bank and Trust Company	1,459	29,345	1,690	38,871	506
Keokuk	State Central Bank	8,532	39,664	900	91,053	907
Keosauqua	Farmers State Bank	2,226	16,816	480	23,131	478
Keota	Farmers Savings Bank	1,341	11,071	300	16,690	262
Keystone	Keystone Savings Bank	2,144	11,491	50	9,603	188
Kingsley	Kingsley State Bank	912	33,119	1,925	15,255	527
Knoxville	Iowa State Savings Bank	3,357	14,976	3,891	24,667	390
LaPorte City	Cedar Valley Bank & Trust	760	4,036	0	10,798	103
Lake City	Lake City State Bank	1,435	4,027	660	14,741	266
Lake Mills	Liberty Bank & Trust	1,170	5,667	2,905	17,115	216
Lake Park	Security State Bank	1,091	13,563	1,000	12,307	159
Lake View	Farmers State Bank	749	6,574	2,975	8,031	219
Lamoni	Lamoni State Bank	1,291	9,749	800	8,853	223
Lansing	Kerndt Brothers Savings Bank	1,523	14,326	500	32,433	593
Larchwood	Security Savings Bank	881	12,707	325	12,608	186
Laurens	Laurens State Bank	880	14,977	1,625	18,676	430
Lawler	State Bank of Lawler	2,249	32,294	1,600	45,068	532
Le Mars	Le Mars Bank and Trust Company	3,093	41,067	4,435	45,965	1,209
LeClaire	LeClaire State Bank	726	16,671	0	8,680	104

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
25	97	226	16,342	14,035	0	84	0	2,223
5,584	174	7,114	400,283	339,697	5,402	17,871	0	37,313
79	0	505	29,273	24,938	0	170	0	4,165
344	0	393	25,083	21,607	0	898	0	2,578
1,694	363	1,563	72,562	62,292	152	3,362	0	6,756
617	0	1,418	77,676	70,389	0	434	0	6,853
273	0	150	17,152	15,585	0	123	0	1,444
264	34	507	26,568	24,242	0	508	0	1,818
1,556	149	2,973	137,749	125,514	125	1,357	0	10,753
1,665	949	2,219	112,192	97,562	0	570	0	14,060
1,103	64	717	45,018	38,271	2,665	445	0	3,637
69	0	60	4,730	3,901	0	11	0	818
1,863	0	2,299	125,317	111,248	0	1,394	0	12,675
1,923	276	666	43,746	38,828	866	407	0	3,645
795	0	417	44,696	39,798	0	294	0	4,604
5,300	0	4,995	273,105	233,283	13,013	2,624	0	24,185
551	0	1,113	70,746	63,657	0	865	0	6,224
637	346	1,003	65,365	57,692	0	335	0	7,338
151	209	522	25,361	21,354	0	320	0	3,687
826	24	956	57,015	48,084	3,625	623	0	4,683
1,030	0	2,443	65,987	59,408	510	549	0	5,520
541	200	508	31,760	28,511	0	587	0	2,662
167	232	463	30,727	27,517	0	579	0	2,631
291	0	402	26,593	22,103	1,903	181	0	2,406
714	647	731	49,534	45,032	0	276	0	4,226
734	0	1,009	94,352	81,849	4,012	1,547	0	6,944
1,498	160	2,483	75,000	67,599	0	484	0	6,917
1,927	0	1,802	142,971	116,172	0	10,995	0	15,804
178	81	935	43,369	38,569	0	367	0	4,433
128	88	630	29,986	25,743	0	315	0	3,928
106	36	382	23,624	21,301	0	186	0	2,137
322	90	861	51,957	43,308	0	395	0	8,254
377	88	1,852	48,818	44,951	0	210	0	3,657
646	0	318	16,455	14,935	0	150	0	1,370
238	0	473	21,308	18,914	0	213	0	2,181
162	0	506	27,309	24,661	0	296	0	2,352
187	0	756	28,745	25,790	0	216	0	2,739
51	108	217	18,486	16,723	0	133	0	1,630
533	101	340	21,444	19,683	0	185	0	1,576
361	13	689	49,252	43,227	0	679	0	5,346
515	0	841	27,691	23,641	0	366	0	3,684
83	80	600	36,491	31,536	0	1,149	0	3,806
99	31	1,360	82,169	71,946	319	2,001	0	7,903
2,537	0	3,712	99,600	79,991	1,975	796	0	16,838
166	192	843	27,174	22,236	2,000	246	0	2,692

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Ledyard	State Bank of Ledyard	602	5,795	625	11,205	506
Leighton	Farmers Savings Bank	369	7,350	1,550	5,531	607
Leon	Citizens Bank	2,559	14,792	0	27,224	258
Libertyville	Libertyville Savings Bank	589	14,901	1,250	22,525	324
Lisbon	Lisbon Bank & Trust Company	571	6,047	0	6,716	78
Lone Tree	Farmers and Merchants Savings Bank	1,113	24,760	0	14,393	333
Lowden	American Trust and Savings Bank	744	20,226	2,100	8,469	313
Luana	Luana Savings Bank	896	10,080	1,600	23,717	237
Lynnville	First State Bank	939	15,525	1,000	11,690	215
Madrid	City State Bank	1,146	12,269	0	9,263	236
Malvern	Malvern Trust & Savings Bank	997	13,617	2,800	12,238	295
Manchester	Farmers & Merchants Savings Bank	1,138	11,576	0	28,264	289
Manchester	First State Bank	2,142	16,920	1,100	40,808	418
Manning	Manning Trust & Savings Bank	466	1,923	1,155	7,217	182
Manson	Manson State Bank	784	5,494	1,995	8,578	107
Mapleton	First State Bank of Mapleton	843	12,767	2,050	11,037	788
Mapleton	Mapleton Trust & Savings Bank	1,322	14,586	250	18,915	309
Maquoketa	Hawkeye Bank of Maquoketa	2,348	16,804	3,250	31,545	1,103
Maquoketa	Maquoketa State Bank	7,236	45,458	0	72,152	723
Marathon	Citizens State Bank (The)	337	6,740	825	949	28
Marcus	Farmers State Bank	594	14,625	550	18,497	487
Marengo	Boatmen's Bank of Marengo	736	21,678	1,748	12,810	498
Marion	Farmers State Bank	9,220	79,602	3,800	92,859	1,836
Marshalltown	Brenton Bank and Trust Company	2,257	39,629	5,275	44,259	729
Marshalltown	Hawkeye Bank of Marshalltown	4,607	19,307	2,050	36,665	981
Marshalltown	Security Bank	6,521	120,228	425	138,337	2,021
Martelle	Farmers Savings Bank	219	2,935	4,075	5,031	40
Mason City	Boatmen's Bank of North Iowa	8,709	97,697	2,162	148,646	2,666
Mason City	Liberty Bank & Trust	4,233	32,022	0	47,084	822
Maxwell	Maxwell State Bank	462	6,639	250	3,720	82
Maynard	Maynard Savings Bank	1,109	14,425	0	7,742	72
Mechanicsville	Mechanicsville Trust and Savings Bank	883	7,383	1,150	13,915	144
Mediapolis	Mediapolis Savings Bank	1,163	39,943	450	15,080	134
Melvin	Melvin Savings Bank	753	15,677	125	7,785	427
Merrill	Farmers State Bank	1,795	10,808	151	6,618	218
Miles	Miles Savings Bank	880	3,923	650	17,919	194
Milford	Dickinson County Savings Bank	1,180	10,421	850	20,202	203
Mitchellville	Farmers Savings Bank	1,502	10,910	2,700	9,991	165
Mondamin	Mondamin Savings Bank	298	2,597	1,000	2,459	128
Monona	Union State Bank	439	14,950	0	20,753	250
Monroe	Monroe State Bank	1,056	8,167	0	6,869	69
Montezuma	Montezuma State Bank	1,357	9,498	3,800	13,823	241
Montezuma	Peoples Savings Bank	2,860	8,688	3,275	9,637	151
Monticello	Citizens State Bank	1,057	14,961	200	20,826	247
Monticello	Monticello State Bank	2,727	87,018	9,250	64,279	1,974

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
269	10	523	18,523	15,810	0	139	0	2,574
40	0	325	14,558	11,231	0	93	0	3,234
765	42	660	45,784	41,496	700	390	0	3,198
463	18	859	40,281	35,852	0	426	0	4,003
248	0	181	13,685	11,952	485	94	0	1,154
382	70	649	41,034	36,982	0	282	0	3,770
140	211	476	32,053	26,746	0	797	0	4,510
267	0	1,311	37,634	32,636	0	827	0	4,171
153	0	497	29,589	26,304	0	249	0	3,036
404	0	374	23,220	20,045	0	148	0	3,027
176	0	904	30,437	24,543	0	302	0	5,592
395	0	953	42,037	38,419	0	386	0	3,232
659	358	1,389	62,958	56,624	0	935	0	5,399
200	0	119	10,898	9,982	0	132	0	784
99	32	244	17,119	15,419	0	77	0	1,623
55	0	469	26,433	24,127	0	330	0	1,976
805	0	691	36,260	29,444	0	168	0	6,648
970	331	1,251	55,396	49,165	580	646	0	5,005
1,203	75	3,483	128,884	110,716	1,611	2,951	0	13,606
64	36	134	9,057	7,604	0	56	0	1,397
116	0	651	34,546	30,100	0	484	0	3,962
226	0	698	37,398	34,152	0	259	0	2,987
2,122	31	2,609	188,407	168,169	0	2,102	0	18,136
1,653	16	1,802	94,162	82,860	2,711	1,182	0	7,409
1,167	0	967	63,782	57,562	940	359	0	4,921
2,082	270	4,776	270,618	234,165	9,906	4,736	0	21,811
29	90	141	12,480	10,177	0	69	0	2,234
3,558	15	4,734	262,855	235,314	2,303	3,473	0	21,765
1,459	20	1,393	85,389	78,080	65	712	0	6,532
160	0	135	11,284	10,261	0	68	0	955
18	0	464	23,686	20,331	700	443	0	2,212
365	86	438	24,076	21,693	0	308	0	2,075
109	0	894	57,505	47,773	0	1,187	0	8,545
52	154	399	24,518	19,111	0	189	0	5,218
64	0	751	19,969	16,418	0	175	0	3,376
430	153	1,283	25,044	21,676	100	215	0	3,053
552	29	570	33,601	30,774	0	315	0	2,512
399	0	243	25,580	23,271	0	177	0	2,132
41	38	226	6,531	5,920	0	63	0	548
171	0	1,034	37,097	30,638	650	856	0	4,953
65	16	223	16,327	14,324	0	87	0	1,916
93	0	547	28,877	24,244	0	329	0	4,304
68	29	463	24,869	21,295	0	422	0	3,152
732	48	572	38,149	34,074	0	211	0	3,864
2,079	39	7,756	171,174	139,684	0	1,089	0	30,401

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Moorhead	Moorhead State Bank	186	1,581	800	6,047	103
Mount Ayr	Hawkeye Bank of Mount Ayr	1,322	21,813	1,500	27,347	432
Mount Pleasant	Firstar Bank Mt. Pleasant	4,695	33,661	0	52,092	909
Mount Pleasant	Hawkeye Bank of Mount Pleasant	3,279	10,305	2,070	34,932	529
Mount Vernon	Mount Vernon Bank & Trust Company	2,697	10,384	3,525	22,388	519
Moville	First Trust and Savings Bank	1,937	29,605	4,500	8,251	924
Muscatine	Central State Bank	8,788	136,744	3,700	80,973	681
Muscatine	Community Bank of Muscatine	2,929	18,511	0	22,373	202
Nashua	First Nashua State Bank (The)	1,443	27,100	3,900	8,050	516
Neola	Farmers and Merchants State Bank	1,426	15,889	2,500	8,397	161
Nevada	State Bank & Trust Company	2,690	31,458	1,500	26,906	975
New Albin	New Albin Savings Bank	526	18,423	850	15,197	307
New Hampton	Security State Bank	1,791	36,359	0	23,623	588
New Sharon	Taintor Savings Bank	594	13,335	975	6,576	267
New Vienna	New Vienna Savings Bank	617	9,262	400	11,208	185
Newton	Hawkeye Bank of Jasper County	5,428	32,145	6,050	84,641	1,264
Nora Springs	First State Bank	809	7,855	0	10,498	102
Northwood	Northwoods State Bank	1,249	16,125	0	29,416	602
Norwalk	Norwalk-Cumming State Bank	1,387	11,212	650	5,220	69
Norway	Benton County Savings Bank	673	5,292	0	7,132	186
Oakland	Citizens State Bank	1,270	13,727	250	12,463	342
Oakland	Oakland State Bank	529	9,930	100	10,973	153
Ocheyedan	Ocheyedan Savings Bank	339	3,982	350	9,206	89
Odebolt	Liberty Bank & Trust	701	4,918	325	8,263	93
Odebolt	Odebolt State Bank	500	9,174	0	840	152
Oelwein	Oelwein State Bank	2,106	32,807	0	53,261	566
Ogden	City State Bank	998	36,094	2,100	11,031	171
Onawa	Hawkeye Bank of Onawa	1,254	17,409	3,705	20,639	772
Onawa	State Savings Bank	931	2,923	1,175	3,496	29
Orange City	Northwestern State Bank	2,223	10,934	1,875	32,377	1,591
Orange City	Sioux County State Bank	1,181	6,067	1,650	23,234	326
Osage	Home Trust & Savings Bank (The)	1,183	78,895	0	16,999	296
Osceola	American State Bank	1,448	12,769	0	25,669	344
Osceola	Clarke County State Bank	2,709	33,039	0	39,962	573
Oskaloosa	Iowa Trust & Savings Bank	4,940	27,384	550	23,159	916
Oskaloosa	Mahaska State Bank	3,510	41,361	0	78,233	810
Ossian	Ossian State Bank	469	13,542	1,900	3,487	40
Ottumwa	Firstar Bank Ottumwa	5,099	63,374	0	79,893	1,674
Ottumwa	South Ottumwa Savings Bank	4,565	72,189	1,050	44,917	784
Oxford	First Trust and Savings Bank	442	9,157	0	7,435	312
Packwood	Farmers Savings Bank	2,253	4,732	2,800	3,978	60
Palo	Palo Savings Bank	631	3,124	1,000	10,735	118
Panora	Panora State Bank	681	4,949	0	19,535	191
Paton	Community State Bank	529	11,478	650	9,961	297
Pella	Marion County State Bank	2,755	55,608	5,000	36,028	461

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
31	17	761	9,320	7,866	0	81	0	1,373
422	0	880	52,852	46,269	1,840	326	0	4,417
1,536	30	1,475	92,580	82,741	1,600	654	0	7,585
760	0	812	51,629	45,547	0	1,287	0	4,795
964	0	435	39,874	34,687	0	803	0	4,384
109	128	427	44,033	34,927	0	355	0	8,751
1,114	31	4,459	235,128	186,211	3,316	8,125	0	37,476
1,064	7	570	45,252	40,510	100	1,102	0	3,540
1,000	23	568	41,568	34,627	0	350	0	6,591
436	0	432	28,919	24,058	0	180	0	4,681
182	567	1,370	63,698	55,073	0	608	0	8,017
4	4	331	35,028	30,522	0	314	0	4,192
248	0	1,623	63,056	54,707	850	531	0	6,968
41	114	590	21,958	19,606	0	59	0	2,293
72	31	390	21,795	18,007	0	333	0	3,455
1,262	18	2,148	130,428	117,286	0	1,248	0	11,894
61	15	290	19,426	17,004	275	161	0	1,986
743	15	3,964	50,910	46,074	0	922	0	3,914
560	0	261	19,221	17,154	0	30	67	1,970
47	0	181	13,139	11,823	0	136	0	1,180
236	10	434	28,048	25,413	0	145	0	2,490
274	0	525	22,178	19,724	0	261	0	2,193
85	0	322	14,195	12,981	0	116	0	1,098
99	0	283	14,496	13,383	0	65	0	1,048
0	0	36	10,398	7,705	0	15	0	2,678
732	42	1,617	89,999	80,152	1,300	589	0	7,958
717	0	722	51,491	42,407	0	546	0	8,538
189	68	834	43,326	38,497	870	245	0	3,714
206	40	99	8,841	8,226	0	51	0	564
510	0	1,034	47,362	42,313	1,000	526	0	3,523
273	0	465	32,544	28,980	158	274	0	3,132
123	0	2,839	99,743	84,731	1,900	1,705	0	11,407
795	41	635	41,013	36,643	1,100	336	0	2,934
1,107	147	1,009	77,400	70,222	750	332	0	6,096
819	0	1,048	56,984	52,704	38	384	0	3,858
1,299	0	3,408	127,001	111,457	3,150	828	0	11,566
141	0	1,018	20,517	15,869	0	232	0	4,416
1,902	0	3,219	151,813	132,258	3,925	1,600	0	14,030
303	0	1,498	123,738	112,021	0	701	0	11,016
141	0	271	17,134	13,636	850	77	0	2,571
205	25	188	14,121	12,880	0	124	0	1,117
256	0	180	15,808	14,177	0	95	0	1,536
199	42	278	25,493	22,610	630	230	0	2,023
181	1	485	22,988	20,624	0	165	0	2,199
401	0	1,161	100,492	73,936	0	11,993	0	14,563

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Perry	Perry State Bank	2,658	28,840	0	35,308	446
Pierson	Farmers Savings Bank	536	11,636	300	1,282	306
Pilot Grove	Pilot Grove Savings Bank	3,243	18,934	1,250	64,061	763
Plainfield	Farmers State Bank	1,077	8,330	0	10,814	141
Pleasantville	Pleasantville State Bank	617	12,766	750	5,695	58
Pocahontas	Citizens State Bank	719	21,969	0	19,650	391
Pocahontas	Pocahontas State Bank	1,603	16,020	400	12,111	275
Polk City	Polk City Savings Bank	1,336	3,109	925	12,053	176
Pomeroy	Pomeroy State Bank	754	5,079	1,850	7,870	285
Postville	Citizens State Bank	2,295	9,839	200	23,668	269
Postville	Postville State Bank	697	19,140	1,600	12,809	706
Preston	Farmers Savings Bank	1,380	17,429	500	18,690	348
Primghar	Primghar Savings Bank	556	5,189	550	10,263	331
Princeton	Farmers Savings Bank	907	6,768	0	8,448	115
Radcliffe	Security State Bank	1,195	7,139	0	9,377	199
Rake	State Savings Bank	1,402	1,531	325	7,415	104
Randolph	Randolph State Bank	1,188	20,959	1,740	16,658	374
Readlyn	Readlyn Savings Bank	569	9,708	400	10,724	180
Red Oak	Houghton State Bank	2,047	18,451	0	47,073	563
Reinbeck	Lincoln Savings Bank	5,549	27,972	300	56,044	819
Remsen	Farmers Savings Bank	1,010	30,903	3,700	26,782	1,690
Riceville	First State Bank	1,191	18,013	875	10,782	282
Rippey	Rippey Savings Bank	366	14,477	1,700	4,269	60
Riverside	Peoples Trust and Savings Bank	550	5,915	125	4,103	93
Rock Rapids	First Bank and Trust	2,035	16,545	600	21,493	432
Rock Rapids	Hawkeye Bank of Lyon County	2,013	4,122	3,190	31,929	696
Rock Valley	Peoples Bank and Trust	1,580	10,920	1,075	29,209	328
Rock Valley	Valley State Bank	1,449	16,274	0	35,773	381
Rockwell City	Union State Bank	1,064	11,221	900	12,181	202
Rolfe	Rolfe State Bank	862	12,213	75	9,036	293
Rowley	Rowley Savings Bank	914	4,486	900	5,884	215
Royal	Home State Bank	143	14,054	0	9,871	298
Ruthven	Ruthven State Bank	459	16,461	135	8,279	298
Sac City	Citizens Bank	432	15,438	0	11,701	248
Sac City	Sac City State Bank	793	19,958	500	18,931	265
Sanborn	Sanborn Savings Bank	395	10,[illegible]3	400	11,413	140
Schaller	State Bank of Schaller	509	10,576	0	3,615	66
Schleswig	Farmers State Bank	1,012	16,113	800	31,113	793
Sergeant Bluff	Pioneer Bank	1,235	10,962	1,250	19,486	126
Sheffield	Sheffield Savings Bank	907	16,210	600	7,817	185
Shelby	Farmers Savings Bank	1,162	7,159	895	18,525	174
Sheldon	Citizens State Bank	1,779	21,202	600	17,831	312
Sheldon	Security State Bank	3,309	10,769	350	43,502	594
Shenandoah	Security Trust & Savings Bank (The)	3,315	20,119	400	15,184	431
Sibley	Sibley State Bank	567	4,557	2,125	29,653	264

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
1,304	16	1,204	68,884	61,577	275	599	0	6,433
15	0	419	13,882	11,154	0	263	0	2,465
1,032	584	2,312	90,653	82,787	0	642	0	7,224
28	123	311	20,542	18,392	0	195	0	1,955
155	52	303	20,280	17,037	0	313	0	2,930
368	0	937	43,252	38,849	450	353	0	3,600
50	0	906	30,815	27,242	0	451	0	3,122
132	0	155	17,534	15,865	0	120	0	1,549
151	0	317	15,736	13,550	0	50	0	2,136
485	44	1,915	38,177	33,808	0	1,062	0	3,307
220	19	567	34,346	29,471	0	430	0	4,445
198	76	792	38,717	34,554	465	338	0	3,360
59	3	284	16,573	15,009	0	131	0	1,433
389	0	707	17,104	14,981	150	113	0	1,860
77	30	352	17,971	15,929	200	159	0	1,683
55	0	67	10,991	9,933	0	180	0	878
36	27	670	40,904	37,172	0	203	0	3,529
46	4	334	21,605	18,378	0	194	0	3,033
442	10	1,279	68,739	60,711	240	1,355	0	6,433
1,067	951	2,803	93,867	84,430	0	904	0	8,533
197	40	1,257	62,199	54,237	0	597	0	7,365
75	0	668	31,322	27,450	0	417	0	3,455
13	44	363	21,172	18,524	0	168	0	2,480
42	0	184	10,826	9,713	0	81	0	1,032
748	77	1,331	42,397	37,993	0	790	0	3,614
437	0	1,069	42,064	37,007	1,000	413	0	3,644
284	0	671	43,411	39,823	0	683	0	2,905
630	140	2,337	56,222	48,467	300	542	1,668	5,245
256	29	1,383	26,832	23,655	0	166	0	3,011
76	0	563	22,532	19,714	100	361	0	2,357
175	0	178	12,322	10,203	0	142	0	1,977
48	0	352	24,170	18,346	0	568	0	5,256
104	1	486	25,627	21,305	0	192	0	4,130
184	324	483	28,314	24,135	350	1,187	0	2,642
341	15	821	41,094	37,366	95	231	0	3,402
162	0	431	22,934	20,650	0	261	0	2,023
58	0	263	14,955	13,116	0	130	0	1,709
374	21	1,050	49,690	43,534	0	462	0	5,694
883	215	494	34,399	28,749	1,386	1,105	0	3,159
117	0	426	25,892	21,091	0	351	0	4,450
159	0	610	28,336	25,356	0	175	0	2,805
421	69	765	42,355	37,886	0	217	0	4,252
1,834	0	2,136	61,306	55,494	0	747	0	5,065
137	77	682	39,483	35,595	0	359	0	3,529
862	121	572	38,193	34,173	0	730	0	3,290

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Sidney	Fremont County Savings Bank	940	7,194	1,950	9,669	207
Sigourney	Boatmen's Bank of Sigourney	901	20,373	3,130	13,530	919
Sigourney	Keokuk County State Bank	1,670	11,439	1,475	14,896	271
Sioux Center	American State Bank	3,344	24,003	6,980	101,460	1,464
Sioux City	Boatmen's Bank of Sioux City	1,084	2,196	0	20,795	404
Sioux City	Morningside Bank & Trust	1,179	11,472	1,630	11,020	204
Sioux Rapids	First State Bank	839	13,747	100	5,067	111
Slater	South Story Bank & Trust	1,539	15,698	0	15,398	221
Sloan	Sloan State Bank	704	8,045	2,600	12,518	224
Solon	Solon State Bank	997	13,920	900	15,080	169
Somers	Somers Savings Bank	739	8,097	1,700	15,946	258
South English	White State Bank	979	13,591	1,050	6,737	112
Spencer	Farmers Trust and Savings Bank	2,175	35,170	0	34,446	934
Spencer	Hawkeye Bank of Clay County	1,725	10,514	1,600	30,758	802
Spillville	Citizens Savings Bank	3,299	8,920	500	7,231	74
Spirit Lake	First Bank & Trust	1,901	18,592	1,180	21,446	570
Spirit Lake	State Bank (The)	1,316	12,304	750	13,824	173
Springville	Exchange State Bank (The)	707	2,503	2,400	7,533	34
St. Ansgar	St. Ansgar State Bank	1,056	28,580	1,450	32,716	597
Stanton	Security State Bank	1,688	7,153	0	10,105	153
State Center	Central State Bank	669	16,219	0	15,764	343
Storm Lake	Commercial Trust & Savings Bank (The)	1,318	7,826	0	27,414	279
Storm Lake	Security Trust & Savings Bank	1,526	28,308	1,400	25,112	371
Story City	Randall-Story State Bank	998	24,168	0	20,815	372
Story City	Story County Bank & Trust	2,209	29,971	450	33,778	351
Strawberry Point	Union Bank and Trust Company	1,048	20,627	0	14,891	222
Stuart	First State Bank	1,898	17,451	50	26,188	412
Sumner	First State Bank	852	16,322	0	16,873	319
Sumner	Northeast Security Bank	908	7,000	0	13,128	247
Sutherland	Security State Bank	738	5,885	375	14,065	142
Swea City	Swea City State Bank	2,290	15,373	1,500	28,023	425
Swisher	Swisher Trust & Savings Bank	1,079	8,800	1,900	13,016	137
Tabor	First State Bank	1,030	7,087	0	7,708	136
Tama	Tama State Bank	581	13,022	0	18,079	97
Templeton	Templeton Savings Bank	856	12,588	1,050	15,327	162
Thornton	First State Bank (The)	651	12,609	0	9,517	211
Tipton	Community State Bank	2,101	23,541	0	34,507	302
Tipton	Hawkeye Bank of Tipton	1,483	21,119	1,700	27,995	508
Titonka	Titonka Savings Bank	880	33,860	400	14,175	420
Toledo	State Bank of Toledo	3,318	45,120	10,500	14,106	210
Traer	Farmers Savings Bank & Trust-Traer	1,573	30,991	3,325	12,850	316
Treynor	Treynor State Bank	505	5,979	0	16,575	337
Tripoli	American Savings Bank	634	11,712	675	11,592	290
Urbandale	Boatmen's Bank of Urbandale	3,452	42,877	12,400	42,578	1,418
Ute	Ute State Bank	790	5,284	400	5,567	109

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
138	29	326	20,039	17,936	0	186	0	1,917
327	0	833	38,175	34,657	0	312	0	3,206
107	72	634	30,022	27,034	0	368	0	2,620
1,842	12	2,196	138,373	120,247	6,086	1,004	0	11,036
244	17	374	24,306	20,859	1,000	224	0	2,223
288	0	286	25,671	23,341	0	168	0	2,162
1	0	357	20,000	16,646	0	355	0	2,999
107	0	430	32,951	29,755	0	292	0	2,904
175	60	237	24,115	21,658	0	125	0	2,332
98	0	434	31,260	23,520	0	487	0	7,253
246	0	569	27,039	23,832	0	167	0	3,040
92	0	429	22,766	18,537	0	276	0	3,953
560	48	1,064	72,529	64,293	275	519	0	7,442
470	67	880	45,212	40,588	400	365	0	3,859
67	34	243	20,220	18,295	0	162	0	1,763
306	0	644	43,499	38,708	0	254	0	4,537
221	0	439	28,681	25,606	0	163	0	2,912
8	80	123	13,320	11,386	0	43	0	1,391
372	52	1,728	65,357	55,498	1,751	1,058	0	7,050
32	32	308	19,165	16,658	500	329	0	1,678
109	19	586	33,023	25,712	600	279	0	6,432
764	0	580	37,623	33,727	666	222	0	3,008
816	299	926	58,016	52,184	0	397	0	5,435
425	154	665	46,853	40,924	550	505	0	4,874
740	0	590	67,387	58,206	275	3,445	0	5,461
394	156	363	37,257	30,994	0	257	0	6,006
206	0	735	46,116	41,716	0	368	0	4,032
695	45	1,743	36,211	30,568	975	704	0	3,964
914	3	672	22,378	20,298	0	177	0	1,903
169	0	449	21,539	19,201	0	159	0	2,179
563	641	1,747	49,712	44,808	327	274	0	4,303
212	0	277	25,147	21,851	0	106	0	3,190
54	58	269	16,070	14,605	0	221	0	1,244
953	6	552	33,096	29,151	600	230	0	3,115
68	0	696	30,423	24,864	0	603	0	4,956
91	0	496	23,153	20,654	0	98	0	2,401
1,089	18	1,021	61,975	54,977	1,425	649	0	4,924
710	0	830	53,329	46,977	1,120	479	0	4,753
642	0	2,424	51,961	46,753	0	482	0	4,726
483	0	504	73,821	66,557	0	346	0	6,918
227	0	885	49,535	44,395	0	532	0	4,608
573	0	384	23,679	20,899	600	253	250	1,677
147	0	328	24,798	21,389	0	225	0	3,184
854	0	1,478	102,221	87,603	4,633	1,090	0	8,895
57	20	246	12,255	10,183	0	214	0	1,858

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures are Expressed in Thousands of Dollars

Location	Bank Name	Cash and Due	Securities	Federal Funds Sold	Loans and Leases	Valuation Reserves
Victor	Farmers Savings Bank	902	10,383	1,700	8,437	89
Victor	Victor State Bank	461	14,939	0	8,381	81
Vincent	Farmers Savings Bank	405	5,174	225	6,169	30
Vinton	Farmers Savings Bank & Trust	1,326	7,312	1,000	20,052	239
Vinton	Hawkeye Bank of Vinton	2,073	16,376	2,200	28,238	393
Walcott	Walcott Trust & Savings Bank	3,352	24,141	2,750	12,497	192
Walford	Farmers Savings Bank	674	6,421	350	10,928	125
Walker	Walker State Bank	460	5,043	0	7,634	66
Wall Lake	Bank Midwest	1,359	13,452	0	26,469	1,075
Wapello	Iowa State Bank	1,371	2,818	1,700	14,136	133
Wapello	State Bank of Wapello	1,683	12,870	675	10,638	169
Washington	Washington State Bank	3,426	52,952	0	44,877	784
Waterloo	Waterloo Savings Bank	12,421	168,149	0	188,671	2,626
Watkins	Watkins Savings Bank (The)	346	14,088	1,125	10,003	101
Waukon	Farmers & Merchants Savings Bank	3,797	24,618	0	22,349	504
Waukon	Waukon State Bank	1,751	19,113	3,675	25,836	427
Waverly	Security State Bank	3,252	4,664	400	14,691	214
Waverly	State Bank of Waverly	4,622	48,461	0	40,714	473
Wayland	Wayland State Bank	1,772	9,037	450	10,074	306
Webb	Citizens State Bank	575	3,708	500	5,821	178
Webster City	Farmers Bank & Trust	2,546	27,953	1,950	56,640	772
Webster City	First State Bank	4,826	29,004	1,850	43,219	762
Wellsburg	Peoples Savings Bank	230	13,932	700	12,278	211
West Bend	Iowa State Bank	1,110	18,384	1,730	15,426	274
West Branch	West Branch State Bank	684	13,963	0	14,906	682
West Burlington	West Burlington Bank	2,482	23,561	0	12,229	167
West Chester	West Chester Savings Bank	679	5,234	375	9,352	164
West Des Moines	Earlham Savings Bank	2,511	22,960	200	34,378	427
West Des Moines	West Des Moines State Bank	29,432	73,488	0	248,330	1,991
West Liberty	West Liberty State Bank	1,003	34,400	0	21,321	151
West Union	Farmers Savings Bank	914	10,907	0	21,823	267
Westside	Westside State Savings Bank	1,095	8,926	875	7,326	96
Wever	Farmers Savings Bank	719	12,270	750	11,933	174
Wheatland	First Trust & Savings Bank	885	9,086	450	16,932	263
Williamsburg	Farmers Trust & Savings Bank	2,117	22,283	850	18,538	223
Williamsburg	Security Savings Bank	1,266	29,297	600	22,205	424
Wilton	Wilton Savings Bank	2,391	29,127	3,125	17,582	256
Winfield	Peoples State Bank	397	8,664	1,100	5,515	59
Winterset	Farmers and Merchants State Bank	2,553	28,596	2,300	34,424	647
Winterset	Union State Bank	2,939	30,228	0	16,869	252
Winthrop	Peoples State Bank	824	4,351	0	12,691	133
Woodbine	Liberty Bank & Trust	1,761	15,463	0	23,560	290
Worthington	State Bank of Worthington	1,609	4,476	275	15,113	235
Wyoming	Citizens State Bank	1,742	22,743	3,425	20,676	678
Yale	Farmers State Bank	689	5,927	2,350	9,494	105

*Includes $43 in losses deferred pursuant to 12 U.S.C. 1823(j).

SHOWING CONDITIONS AS OF JUNE 30, 1993

Premises and Fixed Assets	Other Real Estate	Other Assets	Totals	Total Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes and Debentures	Equity Capital
73	0	222	21,628	18,324	0	218	0	3,086
72	0	727	24,499	20,522	240	384	0	3,353
35	0	199	12,177	10,630	0	81	0	1,466
263	140	444	30,298	27,607	0	109	0	2,582
868	0	934	50,296	41,718	4,440	308	0	3,830
239	375	770	43,932	36,099	0	983	0	6,850
294	259	264	19,065	16,955	0	122	0	1,988
54	0	908	14,033	12,271	125	113	0	1,524
521	24	857	41,607	32,247	1,300	565	0	7,495
680	11	535	21,118	19,325	0	180	0	1,613
441	230	825	27,193	23,839	0	197	0	3,157
595	0	2,039	103,105	88,653	375	1,037	0	13,040
3,932	0	7,880	378,427	340,675	2,500	3,574	0	31,678
186	0	350	25,997	22,176	0	178	0	3,643
880	105	791	52,036	45,139	500	471	0	5,926
530	0	815	51,293	46,186	0	376	0	4,731
94	11	398	23,296	21,219	0	154	0	1,923
787	0	1,893	96,004	84,212	0	621	0	11,171
101	50	616	21,794	18,079	0	305	0	3,410
161	108	211	10,906	10,016	0	116	0	774
842	550	1,013	90,722	81,227	104	837	0	8,554
1,012	17	1,503	80,669	71,875	936	818	0	7,240
219	2	642	27,792	24,722	0	248	0	2,822
101	27	1,196	37,700	33,618	0	414	0	3,668
278	1,069	457	30,676	25,742	200	335	0	4,399
569	52	474	39,200	35,079	550	165	0	3,406
132	291	418	16,317	14,728	0	159	0	1,430
2,205	0	3,112	64,939	57,145	0	661	0	7,133
834	903	4,219	355,215	278,334	25,926	11,564	0	39,391
581	0	544	57,698	47,047	4,750	439	0	5,462
679	19	504	34,579	30,094	1,050	338	0	3,097
39	10	381	18,556	16,737	0	181	0	1,638
191	0	413	26,105	23,293	0	210	0	2,602
308	53	699	28,150	25,227	0	290	0	2,633
413	0	1,709	45,687	38,798	0	625	0	6,264
561	19	2,093	55,617	50,420	0	517	0	4,680
254	0	688	52,911	46,580	0	471	0	5,860
59	0	219	15,895	13,946	0	145	0	1,804
828	137	1,084	69,275	62,945	0	889	0	5,441
827	178	857	51,646	46,310	0	1,197	0	4,139
427	0	543	18,703	14,786	300	2,197	0	1,420
260	0	944	41,698	35,219	1,125	1,825	0	3,529
421	0	327	21,986	20,141	0	226	0	1,619
176	53	716	48,853	42,462	0	494	0	5,897
44	0	479	18,878	16,527	0	318	0	2,033

ANNUAL REPORT

OF THE SUPERINTENDENT OF BANKING
DEPARTMENT OF COMMERCE
DIVISION OF BANKING

Annual Report of the Loan Licensees

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1992, by the 119 licensees engaged in the business of making loans of $25,000 or less pursuant to Chapters 536 and 537, Code of Iowa, and the 136 licensees engaged in the business of making industrial loans as provided for under the provisions of Chapters 536A and 537, Code of Iowa.

During calendar year 1992, the Superintendent of Banking received 12 applications for regulated loan licenses and 15 applications for industrial loan licenses, all of which were approved by the Superintendent.

BALANCE SHEET

ASSETS

Cash:		
a) In banks		$ 7,513,689
b) Compensating balance		0
Short term investments		6,613,862
Loan receivable:		
a) Gross receivable	416,284,156	
b) Less unearned	(74,507,733)	
c) Net receivable	341,776,423	
d) Less reserve bad debt	(14,744,974)	
e) Adjusted net receivable		327,031,449
Total liquid and earning assets		341,159,000
Inter-company loans		21,916,641
Investments in affiliates		8,951,543
Other investments		2,443,956
Furniture, fixtures, equipment and vehicles (less depreciation)		1,756,751
Building and land (less depreciation)		4,945,607
Repossessed property		232,905
Prepaid expenses & deferred charges		3,066,904
Other assets		12,638,934
Total assets		$397,112,241

LIABILITIES

Borrowings:		
a) Short term		$267,771,602
b) Long term		5,458,889
Reserves:		
a) Dealer reserve	374,196	
b) License & taxes	103,945	
c) Other reserves	1,466,007	1,944,148
Dividends payable		22,701
Other liabilities		4,413,682
Total liabilities		279,611,022
Net worth		44,930
Capital stock:		
a) Preferred	3,271,129	
b) Common	18,443,735	
c) Less treasury stock	(529,345)	21,185,519
Paid in surplus		80,118,312
Retained earnings		16,152,458
Shareholders equity		117,456,289
Total liabilities & net worth		$397,112,241

DETAIL OF LOANS RECEIVABLE

	INDUSTRIAL	REGULATED	RETAIL	OTHER	TOTAL
Gross receivable	$203,954,556	$111,359,045	$41,625,335	$59,345,220	$416,284,156
Less unearned	(45,839,834)	(11,879,987)	(6,006,882)	(10,781,030)	(74,507,733)
Net receivable	158,114,722	99,479,058	35,618,453	48,564,190	341,776,423
Less reserve for bad debt	(7,848,090)	(3,790,541)	(1,146,610)	(1,959,733)	(14,744,974)
Net receivable	$150,266,632	$ 95,688,517	$34,471,843	$46,604,457	$327,031,449

INCOME

	INDUSTRIAL LOAN	REGULATED LOAN	RETAIL	OTHER	TOTAL
Charges collected and/or earned	$28,910,606	$22,508,787	$8,166,225	$ 8,979,096	$68,564,714
Other income:					
a) Service charge	260,221	N/A	N/A	N/A	260,221
b) Late & deferment charges	663,119	138,023	85,011	N/A	886,153
c) Other	N/A	N/A	N/A	3,265,925	3,265,925
Total operating income	$29,833,946	$22,646,810	$8,251,236	$12,245,021	$72,977,013

EXPENSES

Advertising	$416,055	$386,341	$231,887	$125,746	$1,160,029
Auditing	81,187	53,774	14,270	6,097	155,328
Bad debt:					
a) Charge off	1,199,252	2,453,516	564,606	437,162	4,654,536
b) Deduct collections on charge off	(664,321)	(764,499)	(180,797)	(111,224)	(1,720,841)
c) Additions to reserve for bad debt	5,331,215	1,858,857	(16,778)	598,381	7,771,675
Depreciation and amortization	304,207	255,222	162,702	503,740	1,225,871
Insurance and fidelity bonds	284,457	123,601	61,858	45,747	515,663
Legal fees and disbursements	402,522	152,305	55,375	44,284	654,486
Postage, printing, stationery & supplies	449,401	357,531	233,751	106,592	1,147,275
Rent, janitorial services & utilities	793,985	686,415	358,134	198,779	2,037,313
Salaries of officers, owners & partners	679,880	575,743	176,086	94,250	1,725,959
Salaries of all other employes	3,775,261	3,246,812	2,203,651	947,680	10,173,404
Taxes (other than income)	193,138	195,836	134,490	61,617	585,081
License fees	31,857	38,933	23,265	4,855	98,910
Telephone & telegraph	334,690	262,830	194,561	76,635	868,716
Travel, auto expense & allowance	237,497	161,723	130,964	38,986	569,170
Supervision & administration	2,778,112	2,514,308	1,714,856	918,792	7,926,068
Other expenses	1,747,367	1,252,050	985,486	628,524	4,613,427
Interest paid on borrowed funds	10,733,089	6,228,627	3,570,075	2,441,936	22,973,727
Total expenses before income taxes	29,308,851	20,039,925	10,618,442	7,168,579	67,135,797
Income before income taxes	525,095	2,606,885	(2,367,206)	5,076,442	5,841,216
Income taxes:					
a) State	152,240	110,233	(194,734)	433,836	501,575
b) Federal	274,001	720,412	(1,214,354)	1,219,744	999,803
Total expenses	29,735,092	20,870,570	9,209,354	8,822,159	68,637,175
NET EARNINGS	$98,854	$1,776,240	($958,118)	$3,422,862	$4,339,838

LOAN BUSINESS PROFIT PERCENTAGES

	INDUSTRIAL	REGULATED	RETAIL
Rate of Return:			
Average net receivable outstanding	$164,194,378	$98,700,794	$32,142,727
Net income	98,854	1,776,240	(958,118)
Rate of return	.06%	1.80%	(2.98)%
Analysis of charges on loans:			
Charges collected and/or earned	$ 28,910,606	$22,508,787	$ 8,166,225
Average monthly rate collected	1.47%	1.90%	2.12%
Analysis of expense per account:			
Average number of accounts outstanding	39,501	49,797	44,159
Total Expenses	$ 29,735,092	$20,870,570	$ 9,209,354
Average monthly expense per account	62.73%	34.93%	17.38%

ANALYSIS OF BUSINESS ACTIVITY

	INDUSTRIAL		REGULATED		RETAIL	
	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
Loans outstanding at beginning of year	41,299	$168,035,529	47,357	$ 91,560,652	44,253	$ 33,532,222
Loans made during year	30,012	118,883,779	39,507	90,270,788	69,187	82,712,998
Loan balances purchased during year	244	32,332,911	6,156	11,820,431	3,012	2,856,803
Total	71,555	$319,252,219	93,020	$193,651,871	116,452	$119,102,023
Loan balances charged off during year	3,100	$ 6,168,171	3,168	$ 4,478,275	1,183	$ 561,799
Loan balances sold during year	15	212,294	300	3,046,108	1,156	23,481,606
Loans outstanding at year end	37,604	158,114,722	46,675	99,479,058	47,829	35,618,453
Total	40,719	$164,495,187	52,143	$107,003,441	50,168	$ 59,661,858
Collection of principal during the year	30,836	$154,757,032	40,877	$ 86,648,430	66,284	$ 59,440,165

LOAN BUSINESS - LEGAL ACTION

	INDUSTRIAL		REGULATED		RETAIL	
	NUMBER	AMOUNT DUE	NUMBER	AMOUNT DUE	NUMBER	AMOUNT DUE
Suits for recovery:						
a) Suits instituted during period	420	$ 965,162	647	$875,138	117	$117,603
b) Suits settled before judgment during period	31	60,517	85	117,264	26	23,986
c) Real estate foreclosure	48	1,139,827	9	271,893	N/A	N/A
Possession of chattels obtained by licensee:						
a) Household goods	454	$1,706,550	276	$620,669	321	$232,018
b) Automobiles	233	757,173	159	377,924	13	94,221
c) Other chattels and property	1	1,611	11	106,333	N/A	N/A
d) Real estate	63	1,113,836	4	109,868	2	6,000
Sales of chattels by licensee:						
a) Number	216		277		164	
b) Amount due	$669,318		$604,723		$1,739,909	
c) Amount collected	62,898		207,338		1,363,826	
Sales of real estate by licensee:						
a) Number	33		5		N/A	
b) Amount due	$602,235		$ 74,010		N/A	
c) Amount collected	700,158		121,396		N/A	

BORROWINGS AS OF DECEMBER 31, 1992

Short Term	INDUSTRIAL	REGULATED LOAN	RETAIL INSTALLMENT	OTHER
Notes payable to banks	$ 9,286,097	$10,464,535	$ 167,652	$ 0
Notes payable to parent company & affiliates	95,188,320	55,451,931	26,226,608	25,885,637
Thrift certificates	34,957,237	N/A	N/A	N/A
Notes payable to stockholders	107,230	2,109,890	4,848	207,317
Other short-term borrowings	4,508,707	2,458,400	231,523	515,670
Total short-term borrowings	$144,047,591	$70,484,756	$26,630,631	$26,608,624
Long Term				
Thrift certificates	$ 901,922	$ 0	$ 0	$ 0
Bonds payable	1,855	1,247,593	124,730	0
Subordinated debt	763,643	1,325,726	0	0
Notes payable to stockholders	223,032	16,571	0	0
Other long-term borrowings	149,485	298,623	103,238	302,471
Total long-term borrowings	$ 2,039,937	$ 2,888,513	$ 227,968	$ 302,471
TOTAL BORROWINGS	$146,087,528	$73,373,269	$26,858,599	$26,911,095

CLASSIFICATION OF LOANS BY SIZE

	INDUSTRIAL		REGULATED		RETAIL	
	Accounts	Principal	Accounts	Principal	Accounts	Principal
$ 1 - 500	1,603	$ 639,254	2,058	$ 710,193	24,054	$ 8,514,675
501 - 1,200	5,698	5,427,900	10,524	8,716,479	29,486	23,359,690
1,201 - 2,000	7,221	12,385,875	9,657	15,101,200	10,448	15,758,159
2,001 - 3,000	5,442	13,552,217	8,929	22,061,474	3,045	7,340,795
3,001 - 5,000	5,819	22,257,060	6,061	22,347,754	863	3,184,605
5,001 - 7,500	1,784	10,460,117	1,070	6,451,156	199	1,224,888
7,501 and over	2,445	54,161,356	1,206	14,882,532	1,092	23,330,186
Total	30,012	$118,883,779	39,507	$90,270,788	69,187	$82,712,998

CLASSIFICATION OF LOANS BY MATURITY

	INDUSTRIAL		REGULATED		RETAIL	
	Accounts	Principal	Accounts	Principal	Accounts	Principal
1 - 25 months	19,532	$ 57,099,488	15,430	$18,228,766	61,608	$50,639,799
26 - 37 months	5,405	15,012,490	18,758	44,633,944	6,005	7,298,079
38 - 48 months	3,419	15,411,765	4,148	14,477,802	258	729,576
49 - 60 months	650	6,105,663	448	3,461,417	197	796,269
61 - 84 months	207	2,951,424	143	1,715,860	90	626,039
Over 84 months	799	22,302,949	580	7,752,999	1,029	22,621,236
Total	30,012	$118,883,779	39,507	$90,270,788	69,187	$82,712,998

CLASSIFICATION OF LOANS MADE BY SECURITY

	INDUSTRIAL		REGULATED		RETAIL	
	Accounts	Principal	Accounts	Principal	Accounts	Principal
Household goods	2,701	$ 7,769,640	16,217	$29,606,057	33,011	$27,444,002
Automobiles	1,373	6,323,186	4,811	12,720,532	815	1,452,957
Household goods and automobiles	1,683	6,495,857	3,368	8,378,260	5	2,736
Unsecured	5,369	9,781,858	9,188	14,819,594	1,590	1,853,632
Comaker endorsed or guaranteed	115	321,315	761	1,103,832	2	1,529
Real estate	1,466	30,089,569	1,331	12,218,753	13	64,356
Other	17,305	58,102,354	3,831	11,421,760	33,751	51,893,786
Total	30,012	$118,883,779	39,507	$90,270,788	69,187	$82,712,998

SUPPLEMENT INSURANCE REPORT

INDUSTRIAL LOAN

1. Loans made during the year:
   a) Number ..... # 30,012
   b) Amount (Gross loan amount) $183,644,272

	CREDIT LIFE INSURANCE		CREDIT HEALTH & ACCIDENT	OTHER INSURANCE
2. Insured loans made during the year:				
a) Number	6,080,846		4,354,162	67,439
b) Amount (Gross loan amount)	$40,213,808		$29,155,747	$9,106,419
3. Premiums	1,315,827		741,529	290,640
4. Claims paid	386,328		647,353	108,625
5. Net Income from all credit insurance		$313,255		

REGULATED LOAN

1. Loans made during the year:
   a) Number ..... # 39,507
   b) Amount (Gross loan amount) $106,105,938

	CREDIT LIFE INSURANCE		CREDIT HEALTH & ACCIDENT	OTHER INSURANCE
2. Insured loans made during the year:				
a) Number	28,504		25,964	12,941
b) Amount (Gross loan amount)	$55,553,047		$51,998,129	$22,619,367
3. Premiums	1,271,314		1,700,188	983,824
4. Claims paid	520,979		709,876	186,916
5. Net Income from all credit insurance		$825,090		

INDUSTRIAL LOAN LICENSEES
REGULATED LOAN LICENSEES
MONEY ORDER LICENSEES
DEBT MANAGEMENT LICENSEES
MORTGAGE BANKERS
MORTGAGE BROKERS
REGISTRANTS

INDUSTRIAL LOAN LICENSEES

In accordance with the provisions of Iowa Code Chapter 536A, the following firms were licensed by the Division of Banking as of December 31, 1992.

AMES
Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 107 S. Fifth Street

ARNOLDS PARK
Stockdale BANCorporation, Highway 71

AUDUBON
A.B.C. Credit Corporation, 405 S. Park Place

BETTENDORF
Norwest Financial Iowa 1, Inc., 2308 Spruce Hills Drive
Security Pacific Financial Services of Des Moines, Inc., 2435 E. Kimberly Road, Suite 160

BURLINGTON
American General Finance of America, Inc., 875 Jefferson
Avco Financial Services, Inc., 3216 Division

CEDAR FALLS
Thorp Credit Inc., 4618 University Avenue

CEDAR RAPIDS
American General Finance of America, Inc., 5352 Blairs Forest Way, NE
Avco Financial Services, Inc., 124 Collins Road, NE
Avco Financial Services, Inc., 391 Edgewood Road, NW
The Morris Plan Company of Iowa, 100 American Building
Thorp Credit Inc., 349 Edgewood Road, NW
United Credit Corporation, 118 Second Avenue, SE

CENTERVILLE
Avco Financial Services, Inc., 301 N. 13th Street

CLINTON
Lloyd's Plan Inc., Lincolnway Shopping Center
Norwest Financial Iowa 1, Inc., 1649 Lincolnway

CLIVE
Action Financial Services, Inc., 1800 86th Street

COUNCIL BLUFFS
Associates Finance Inc., 255 W. Broadway
Avco Financial Services, Inc., 1714 W. Broadway
Norwest Financial Iowa 1, Inc., 900 Woodbury Avenue

DAVENPORT
American General Finance of America, Inc., 208 E. 50th Street
Avco Financial Services, Inc., 4211 Ripley
Avco Financial Services, Inc., 2720 W. Locust
Lloyd's Plan, Inc., 3717 Brady Street
Norwest Financial Iowa 1, Inc., 710 E. Kimberly Road
Thorp Credit Inc., 4440 Brady Street

DECORAH
Thorp Credit Inc., 311 College Drive, Suite A

DES MOINES
Aid Finance Services, 701 Fifth Avenue
American General Finance of America, Inc., 3106 Merle Hay Road
American General Finance of America, Inc., 2710 Ingersoll Avenue
American General Finance of America, Inc., 1300 SE Army Post Road
Associates Finance, Inc., 1115 Locust
Associates Finance, Inc., 1321 E. Euclid Avenue
Avco Financial Services, Inc., 4521 Fleur Drive, #4
Avco Financial Services, Inc., 4214 Fleur Drive
EMC Premium Services Company, 717 Mulberry Street
First Insurance Finance Company, 2520 Harding Road, Suite A
James Mortgage Corporation, 2328 Rocklyn Drive
Motor-Ways, Inc., 1451 E. Grand Avenue
Norwest Financial Iowa 1, Inc., 620 Locust Street
Norwest Financial Iowa 1, Inc., 200 Army Post Road
O'Dea Finance Company, 1115 Locust Street
Security Pacific Financial Services of Des Moines, Inc., 3715 NW 86th Street
Thorp Credit Inc., 1050 E. Army Post Road
Thorp Credit Inc., 3416 Merle Hay Road
Town Finance Co., Inc., 2806 Ingersoll Avenue
Town Finance Northeast, Inc., 1301 E. Euclid Avenue

DUBUQUE
Avco Financial Services, Inc., 3430 Dodge Street
Norwest Financial Iowa 1, Inc., 806 Wacker Drive
Thorp Credit Inc., 1950 J.F. Kennedy Road
Tri-State Community Credit Corp., 1477 Locust

FORT DODGE
American General Finance of America, Inc., 1222-A Central Avenue
Avco Financial Services, Inc., 336 S. 25th Street

IOWA CITY
Thorp Credit Inc., 1705 First Avenue, Suite B

KALONA
Midwest Agricultural Investments, Inc., Frytown Street

KEOKUK
Norwest Financial Iowa 1, Inc., 300 Main Street

MARION
Norwest Financial Iowa 1, Inc., 1386 Twixt Town Road
Thorp Credit Inc., 151 Marion Boulevard

MARSHALLTOWN
American General Finance of America, Inc., 2501 S. Center Street
Avco Financial Services, Inc., 16 E. Southridge Road
Thorp Credit Inc., 112 South Second Avenue

MASON CITY

American General Finance of America, Inc., 520 S. Pierce Avenue
Avco Financial Services, Inc., 12 N. Delaware Street
Thorp Credit Inc., 120 W. State Street

MCGREGOR

Security Loan Company, 210 Main Street

MUSCATINE

Thorp Credit Inc., 1507 Plaza Place

OTTUMWA

American General Finance of America, Inc., 2439 Northgate Street
Thorp Credit Inc., 302 W. Second Street

SIOUX CITY

American General Finance of America, Inc., 1123 Nebraska Street
Avco Financial Services, Inc., 418 Jackson Street
Avco Financial Services, Inc., 2910 Gordon Drive
Norwest Financial Iowa 1, Inc., 523 Fourth Street
Security Pacific Financial Services of Des Moines, Inc., 417 Fourth Street
Sioux City Security Finance Company, Inc., 2625 S. Saint Aubin Street
Thorp Credit, Inc., 3007 Hamilton, Space #10

WATERLOO

A & F Finance, 210 Beck Street
American General Finance of America, Inc., 2751 University
Avco Financial Services, Inc., 4013 University
Norwest Financial Iowa 1, Inc., 3909 University

WEST DES MOINES

First Union Home Equity Corporation of Iowa, 3737 Woodland, Suite 300
Insurance Finance Corporation, 1454 30th Street
NCMIC Financial Services, Inc., 1441 29th Street
Norwest Financial Iowa 1, Inc., 1821 22nd Street
Sears Consumer Financial Corp., 4344 Corporate Drive
Thorp Credit Inc., 2700 University Avenue

NON-RESIDENT INDUSTRIAL LICENSEES

Agency Services, Inc.
813 Maiden Choice Lane, Catonsville MD
American General Finance, Inc.
4030 Blackhawk Road, Rock Island, IL
American General Finance, Inc.
3401 16th Street, Moline, IL
American General Finance, Inc.
5094 W. 108th Street, #3A, Omaha, NE
Associates Finance, Inc.
1569 Blackhawk Road, Moline, IL
Associates Finance, Inc.
2460 S. 120th Street, Omaha, NE
Beneficial Illinois Inc.
3614 23rd Avenue, Moline, IL
Beneficial Illinois Inc.
108 E. Main, Galesburg, IL
Beneficial Kansas Inc.
8771 W. 95th Street, Overland Park, KS
Beneficial Nebraska Inc.
1501 Galvin Road, S, Omaha, NE
Beneficial Nebraska Inc.
14420 W. Center Road, Omaha, NE
Beneficial Nebraska Inc.
215 N. 76th Street, Omaha, NE
Budget Insurance Premiums, Inc.
4807 Rockside Road, Independence, OH
Countrywide Funding Corp.
155 N. Lake Avenue, Pasadena, CA
Crabtree Premium Finance
2500 Highland Avenue, Lombard, IL
Credit Acceptance Corporation
21301 Civic Center Drive, Southfield,MI
Dial Bank
1200 N. West Avenue, Sioux Falls, SD
FICOA, Inc.
2800 N. Central, Phoenix, AZ
First Premium Services, Inc.
520 Lake Cook Road, Deerfield, IL
First Union Home Equity Corp.
9110 W. Dodge, Omaha, NE
First Savings Association of Wisconsin
2310 S. 31st Street, Milwaukee, WI
Flex Credit, Inc.
1605 E. Capitol Avenue, Bismarck, ND
GE Capital Mortgage Services, Inc.
One S. 660 Midwest Road, Oakbrook Terrace, IL
GMAC Mortgage Corporation PA
2354 Garden Road, Monterey, CA
GMAC Mortgage Corporation of PA
14724 Ventura Boulevard, Sherman Oaks, CA
GMAC Mortgage Corporation of PA
485 W. Milwaukee Avenue, Detroit, MI
GMAC Mortgage Corporation of PA
1050 Wilshire Drive, Troy, MI
GMAC Mortgage Corporation of PA
500 Old York Road, Jenkintown, PA
GMAC Mortgage Corporation of PA
8360 Old York Road, Philadelphia, PA
IDS Deposit Corporation
6985 Union Park, Midvale, UT
Imperial Premium Finance
Raritan Plaza, Edison, NJ
ITT Financial Services
5094 Ames Avenue, Omaha, NE
ITT Financial Services
3435 "L" Street, Omaha, NE
ITT Financial Services
2819 S. 125th Avenue, Omaha, NE
ITT Executive Services Corp.
6551 South Revere Parkway, Englewood, CO
Merrill Lynch Equity Management
7751 Belfort, Jacksonville, FL
NationsCredit Financial Services Corporation
2400 S. Peoria Street, Aurora, CO
Personal Finance Company
3612 W. Lincoln, Olympia Field, IL
Premium Finance Corporation
23586 Calabasas Road, Calabasas, CA
Prudential Residential Services
200 Summit Lake Drive, Valhalla, NY
Security Pacific Financial Services
9761 "Q" Street, Omaha, NE
Security Pacific Financial Services
3207 N. 90th Street, Omaha, NE
Security Pacific Financial Services
9888 Carroll Centre Road, San Diego, CA
Shelter Financial Services, Inc.
7001 Pioneers Boulevard, Lincoln, NE
The Abbott Bank
224 Box Butte Avenue, Alliance, NE
The Tuition Plan of New Hampshire
Donovan Street, Concord, NH
Treaty House, Ltd
3169 Holcomb Road, Norcross, GA
United Missouri Bank, USA
2 Reeds Way, New Castle, DE
Wright & Souza, Inc.
1239 S. 119th Street, Omaha, NE

REGULATED LOAN LICENSEES

In accordance with the provisions of Iowa Code Chapter 536, the following firms were licensed by the Division of Banking as of December 31, 1992.

AMES
Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 107 S. Fifth Street

AUDUBON
A.B.C. Credit Corporation, 405 S. Park Place

BETTENDORF
Norwest Financial Iowa 3, Inc., 2308 Spruce Hills Drive
Security Pacific Financial Services of Des Moines, Inc., 2435 E. Kimberly Road
Transamerica Financial Services, 2550 Middle Road

BURLINGTON
American General Finance, Inc., 875 Jefferson Street
Avco Financial Services, Inc., 3216 Division Street

CARROLL
Personal Lenders, Inc., 205 W. Fourth Street

CEDAR FALLS
Peoples Finance Co., 2520 Melrose Drive
Thorp Credit Inc., 4618 University Avenue

CEDAR RAPIDS
American General Finance, Inc., 3913 Center Point Road
Avco Financial Services, Inc., 124 Collins Road, NE
Avco Financial Services, Inc., 391 Edgewood Road, NW
Thorp Credit Inc., 349 Edgewood Road, NW
Transamerica Financial Services, 221 Third Avenue, SE

CENTERVILLE
Avco Financial Services, Inc., 301 N. 13th Street

CLARION
Wright County Acceptance Corp., 104 N. Main

CLINTON
Lloyd's Plan Inc., Lincolnway Shopping Center
Norwest Financial Iowa 3, Inc., 1649 Lincolnway

CLIVE
Action Financial Services, Inc., 1800 86th Street

COUNCIL BLUFFS
Associates Financial Services Company of Iowa, Inc., 255 W. Broadway
Avco Financial Services, Inc., 1714 W. Broadway
Norwest Financial Iowa 3, Inc., 900 Woodbury Avenue
Richardson's Loan Services, 511 S. Main

DAVENPORT
American General Finance, Inc., 102 E. Kimberly Road
Avco Financial Services, Inc., 4211 Ripley
Avco Financial Services, Inc., 2720 W. Locust
Green Tree Acceptance, Inc., 100 E. Kimberly Road
Lloyd's Plan, Inc., 3717 Brady Street
Norwest Financial Iowa 3, Inc., 710 E. Kimberly Road
Thorp Credit Inc., 4440 Brady Street

DECORAH
Thorp Credit Inc., 311 College Drive

DES MOINES
American General Finance, Inc., 1300 SE Army Post Road
American General Finance, Inc., 3106 Merle Hay Road
American General Finance, Inc., 2710 Ingersoll Avenue
Associates Financial Services Company of Iowa, Inc., 1115 Locust
Associates Financial Services Company of Iowa, Inc., 1321 E. Euclid Avenue
Avco Financial Services, Inc., 4521 Fleur Drive
Avco Financial Services, Inc., 4214 Fleur Drive
Capital Insurance & Financial Services, 923 Army Post Road
Cash Credit Corporation, 514 E. Euclid Avenue
Greater Des Moines Acceptance Corporation, 4400 SW Ninth Street
Norwest Financial Iowa 3, Inc., 620 Locust Street
Norwest Financial Iowa 3, Inc., 200 Army Post Road
Peoples Finance Company, 904 Grand Avenue
Peoples Finance Company, 2901 Douglas Avenue
Security Pacific Financial Services of Des Moines, Inc., 3715 NW 86th
Stern Finance Company, 1414 Grand Avenue
Thorp Credit Inc., 1050 E. Army Post Road
Thorp Credit Inc., 3416 Merle Hay Road
Town Finance Co., 2806 Ingersoll Avenue
Town Finance Co. of Des Moines, 1301 E. Euclid Avenue

DUBUQUE
Avco Financial Services, Inc., 3430 Dodge
Norwest Financial Iowa 3, Inc., 806 Wacker Drive
Thorp Credit Inc., 1950 J.F. Kennedy Road
Tri-State Community Credit, 1477 Locust Street

FORT DODGE
American General Finance, Inc., 1222-A Central Avenue
Avco Financial Services, Inc., 336 S. 25th Street

GLENWOOD
Midwest Loan Co., 416 First Street

GRINNELL
Flexible Finance Co., 915 Main Street

IOWA CITY
Globe Financial Services, 204 Stevens Drive
Thorp Credit Inc., 1705 First Avenue, Suite B

IOWA FALLS
River Hills Financial Services, Inc., River Hills Mall, Space #41

KEOKUK
Norwest Financial Iowa 3, Inc., 300 Main Street

KNOXVILLE
A.B.C. Credit Corporation of Knoxville, 117 W. Main Street

MARION
Norwest Financial Iowa 3, Inc., 1386 Twixt Town Road
Thorp Credit Inc., 151 Marion Boulevard

MARSHALLTOWN
American General Finance, Inc., 2501 S. Center Street
Avco Financial Services, Inc., 16 E. Southridge Road
Thorp Credit Inc., 112 S. Second Avenue

MASON CITY
America General Finance, Inc., 520 S. Pierce
Avco Financial Services, Inc., 12 N. Delaware Street
Thorp Credit Inc., 120 W. State Street

MCGREGOR
Security Loan Co., 210 Main Street

MONROE
Cornerstone Financial Services Inc., 505 S. Monroe Street

MUSCATINE
Thorp Credit Inc., 1507 Plaza Place

OTTUMWA
America General Finance, Inc., 2439 Northgate Street
Ottumwa Loan Co., 118 W. Third Street
Peoples Finance Company, 205 E. Main Street
Thorp Credit Inc., 302 W. Second Street

SIOUX CITY
American General Finance, Inc., 1123 Nebraska Street
Avco Financial Services, Inc., 418 Jackson
Avco Financial Services, Inc., 2910 Gordon Drive
Norwest Financial Iowa 3, Inc., 523 Fourth Street
Security Pacific Financial Services of Des Moines, Inc., 417 Fourth Street
Sioux City Security Finance Company, Inc., 2625 S. Saint Aubin Street
Thorp Credit Inc., 3007 Hamilton, Space #10
Transamerica Financial Services, 700 Fourth Street

VINTON
Benton County Finance Co., 307 W. Fourth Street

WATERLOO
American General Finance, Inc., 2751 University
Avco Financial Services, Inc., 4013 University
GMAC Mortgage Corporation of PA, 3451 Hammond Avenue
Norwest Financial Iowa 3, Inc., 3909 University

WEST DES MOINES
American Family Financial Services, Inc., 4601 Westown Parkway
Deere Credit Inc., 1415 28th Street
Deere & Company, 1415 28th Street, Suite 300
Norwest Financial Iowa 3, Inc., 1821 22nd Street
Security Loan Co. of Des Moines, Iowa, 324 Fifth Street
Thorp Credit Inc., 2700 University Avenue
Transamerica Financial Services, 4200 University Avenue

WEST LIBERTY
Globe Financial Services, 219 N. Calhoun Street

NON-RESIDENT LICENSEES

American General Finance, Inc.
4030 Blackhawk Road, Rock Island, IL
American General Finance, Inc.
3401 16th Street, Moline, IL
American General Finance, Inc.
5094 W. 108th Street, #3A, Omaha, NE
Associates Finance, Inc.
1569 Blackhawk Road, Moline, IL
Associates Financial Services Company of Nebraska
2460 S. 120th Street, Omaha, NE
Beneficial Finance Co. of Illinois, Inc.
3614 23rd Avenue, Moline, IL
Beneficial Illinois, Inc.
108 E. Main, Galesburg, IL
Beneficial Kansas Inc.
8771 W. 95th Street, Overland Park, KS
Beneficial Nebraska Inc.
1501 Galvin Road, S, Omaha, NE
Beneficial Nebraska Inc.
14420 W. Center Road, Omaha, NE
Beneficial Nebraska Inc.
215 N. 76th Street, Omaha, NE
Diversified Financial Planners
5015 Speedway Drive, Fort Wayne, IN
Green Tree Financial Corporation
1800 Landmark Towers, 345 St. Peter Street, St. Paul, MN
Green Tree Financial Corporation
100 North Phillips Avenue, Suite 501, Sioux Falls, SD
NationsCredit Financial Services Corporation
2400 South Peoria Street, Suite 200, Aurora, CO
Preferred Credit, Inc.
400 First Street, S, St. Cloud, MN
Remodelers National Funding Corp.
3101 Bee Caves Road, Suite 200, Austin, TX

MONEY ORDER LICENSEES

In accordance with the provisions of Iowa Code Chapter 533B, the following firms were licensed by the Division of Banking as of December 31, 1992.

American Express Travel
Related Services Company, Inc.
American Express Towers
World Financial Center
New York, NY

Citicorp Services Inc.
8430 West Bryn Mawr Avenue
Chicago, IL

Citicorp Services Incorporated
8430 West Bryn Mawr Avenue
Chicago, IL

Francheque S.A.
5 Ter Rue Du Dome
Paris, France

Interpayment Services, Limited
120 Broadway
New York, NY

Mid America Money Order Company
500 West Broadway
Louisville, KY

Societe Francaise Du Cheque
19/29 Rue Du Capitaine Guynemer
Paris, France

Thomas Cook Australia
South Melbourne
Victoria, Australia

Thomas Cook, Inc.
3 Independence Way
Princeton, NJ

Thomas Cook Travellers Cheques
P.O. Box 36
Thorpe Wood, England

Travelers Express Company, Inc.
5975 Wayzata Boulevard
Minneapolis, MN

Travellers Cheque Assoc. Ltd.
154 Edward Street
Brighton, Sussex BN2 2LH, England

Western Union Financial
Services, Inc.
One Lake Street
Upper Saddle River, NJ

DEBT MANAGEMENT LICENSEES

In accordance with the provisions of Iowa Code Chapter 533A, the following firms were licensed by the Division of Banking as of December 31, 1992.

Budget Consultants &
Financial Services, Inc.
2525 E. Kimberly Road, Unit 1
Bettendorf, IA

NonProfit Budget Consultants
of Iowa, Inc.
2525 E. Kimberly Road, Unit 1
Bettendorf, IA

Center Financial Services
Lindale Mall
4403 First Avenue, NE
Cedar Rapids, IA

Consumer Credit Counseling
Service of Eastern Iowa, Inc.
2720 First Avenue, NE, Ste. 210
Cedar Rapids, IA

Family Financial Counseling
Center
2720 First Avenue, NE, Ste. 210
Cedar Rapids, IA

Family Service Agency
1330 First Avenue, NE
Cedar Rapids, IA

Lloyd's Financial Counseling, Inc.
3717 Brady Street, Suite 4
Davenport, IA

Lloyd's NonProfit
Financial Counseling
3717 Brady Street, Suite 4
Davenport, IA

Consumer Credit Counseling
5515 SE 14th Street
Des Moines, IA

Midwest Credit Counseling Ltd.
3605 Douglas Avenue
Des Moines, IA

Midwest Consumer Credit
Counseling Services Inc.
3605 Douglas Avenue
Des Moines, IA

Children & Families of Iowa
1728 Central Avenue, #10
Fort Dodge, IA

Money Management, Inc.
118 W. Third Street
Ottumwa, IA

A.I.D. Center Inc.
206 Sixth Street
Sioux City, IA

Consumer Credit Counseling
Center of Northeastern Iowa
438 Western Avenue
Waterloo, IA

Family Management, Inc.
307 W. Fifth Street
Waterloo, IA

MORTGAGE BANKERS

In accordance with the provisions of Iowa Code Chapter 535B, the following firms were licensed by the Division of Banking as of June 30, 1993.

A Mortgage Company
500 East Monroe
Springfield, IL 62701

AAL Member Credit Union
222 W. College Avenue
Appleton, WI 54919-0010

Aapple Mortgage, Inc.
1511 S. Monroe Avenue
Mason City, IA 50401

Alliance Mortgage Company
4500 Salisbury Road
Jacksonville, FL 32216

Allied Group Mortgage Company
1701 48th Street, Suite 100
W. Des Moines, IA 50391-2009

AmBank Mortgage Company
3536 Jersey Ridge Road
Davenport, IA 52807

American Residential Mortgage Corporation
11119 N. Torrey Pines Road
La Jolla, CA 92037

America's Mortgage Servicing, Inc.
481 N. Frederick Avenue
(P.O. Box 9411, 20898-6011)
Gaithersburg, MD 20898

Associates National Mortgage Co.
250 E. Carpenter Freeway
(P.O. Box 660237)
Dallas, TX 75266-0237

BancBoston Mortgage Corporation
7301 Baymeadows Way
Jacksonville, FL 32256

BancPlus Mortgage Corporation
9601 McAllister Freeway
Department 6008
San Antonio, TX 78216

Barclays American Mortgage Corp.
5032 Parkway Plaza Boulevard
Building 8, Dept. 610
Charlotte, NC 28217

Beneficial Mortgage Corporation
200 Continental Drive
Newark, DE 19714

Berry Investments, Inc.
4403 First Avenue, SE, Suite 412
Cedar Rapids, IA 52403

Boatmen's Mortgage Corporation
222 S. Central
St. Louis, MO 63105

Carl I. Brown & Company
612 W. 47th Street
Kansas City, MO 64112

Carold Corporation
434 Broadway, Seventh Floor
New York, NY 10013

Centerbank Mortgage Company
43 S. Main Street
Waterbury, CT 06702

Charles F. Curry Company
720 Main Street
Kansas City, MO 64105

Chase Home Mortgage Corporation
4915 Independence Parkway
Tampa, FL 33634-7540

Chemical Mortgage Company
200 Old Wilson Bridge Road
Worthington, OH 43085

Chemical Residential Mortgage Corporation
1400 E. Newport Center Drive
Deerfield Beach, FL 33442

Citicorp Mortgage, Inc.
670 Mason Ridge Center Dr., MS #22
St. Louis, MO 63141

Comerica Mortgage Corporation
Oaktec Office Center, First Floor
Detroit, MI 48275-7152

Commercial Federal Mortgage Corp.
2120 S. 72nd Street
(P.O. Box 1103, 68101)
Omaha, NE 68124

Continental Mortgage, Inc.
6333 Long
Suite 350
Shawnee, KS 66216

Cooperative Mortgage Serv., Inc.
5875 Landerbrook Drive
Mayfield Heights, OH 44124

Countrywide Funding Corporation
155 N. Lake Avenue
Pasadena, CA 91101

Crestar Mortgage Corporation
2108 W. Laburnum Avenue
Richmond, VA 23227

Directors Mortgage Loan Corp.
1595 Spruce Street
(P.O. Box 1489)
Riverside, CA 92502-1489

Dovenmuehle Mortgage Co., L.P.
1501 Woodfield Road
Schaumburg, IL 60173-4982

EMC Mortgage Corporation
511 E. John Carpenter Freeway
Suite 500
Irving, TX 75062

Empire Acquisition Corp.
Empire Plaza-100 Seneca Street
Buffalo, NY 14203-2933

Express America Mortgage Corp.
9060 E. Via Linda Street
Scottsdale, AZ 85258-5416

FBS Mortgage Corporation
2550 University Avenue, W
Suite 300
St. Paul, MN 55114

Fidelity Bond & Mortgage Company
1777 Sentry Parkway West
Dublin Hall, Suite 100
Blue Bell, PA 19422-9887

First Commercial Mortgage Company
400 W. Capitol, Suite 631
Little Rock, AR 72201

First of America Mortgage Company
One First of America Parkway
Kalamazoo, MI 49009-8002

First Home Savings Bank, S.L.A.
125 S. Broadway
(P.O. Box 189)
Pennsville, NJ 08070

First Mortgage Corporation
11422 Miracle Hills Drive
Suite 102
Omaha, NE 68154

First Union Home Equity Corp
One First Union Plaza
CONS-14 0361
Charlotte, NC 28288

First Union Mortgage Corporation
Two First Union Center
Charlotte, NC 28288

FirstCity Mortgage Corporation
3359 Middle Road
Bettendorf, IA 52722

Firstar Home Mortgage Corp.
809 S. 60th Street, Suite 210
West Allis, WI 53214

Fleet Mortgage Corporation
11200 W. Parkland Avenue
(P.O. Box 800)
Milwaukee, WI 53201-0800

Fleet Real Estate Funding Corp.
1333 Main Street, Suite 700
(P.O. Box 11988)
Columbia, SC 29211

Foster Mortgage Corporation
405 W. Loop 820, S
Fort Worth, TX 76108

GE Capital Asset Management Corp.
d/b/a American Skylines
2001 N. Beauregard St., Ste. 1200
Alexandria, VA 22311

GE Capital Mortgage Services, Inc.
Three Executive Campus
Cherry Hill, NJ 08034

General Electric Capital Corp.
1077 Westheimer, Suite 1100
Houston, TX 77042

Georgetown Mortgage Corporation
7245 Delmar Boulevard
St. Louis, MO 63130

Glaser Mortgage Corporation
1317 50th Street
West Des Moines, IA 50265

Glenfed Mortgage Corporation
10509 Vista Sorrento Parkway
San Diego, CA 92121

GMAC Mortgage Corporation of Iowa
3451 Hammond Avenue
Waterloo, IA 50702-5345

Hearthstone Mortgage Co., Inc.
375 Collins Road, Suite 102
Cedar Rapids, IA 52402

Herrig Marketing Services, Inc.
3737 Woodland Avenue, Suite 130
West Des Moines, IA 50266

Home Mortgage Corporation
3745 Center Point Road, NE
Cedar Rapids, IA 52402

HSA Servicing Corporation
4900 Rivergrad Road
Irwindale, CA 91706

IMS Mortgage Corporation
4245 First Avenue, SE
Cedar Rapids, IA 52402

ITT Residential Capital Corp.
3301 N. Torrey Pines Court
La Jolla, CA 92037-1021

Independence One Mortgage Corp.
300 Galleria Officentre, Ste. 101
Southfield, MI 48086-5076

James Mortgage Corporation
2328 Rocklyn Drive
Des Moines, IA 50322

J.I. Kislak Mortgage Corporation
7900 Miami Lakes Drive, W
Miami Lakes, FL 33016-5897

J.I. Kislak Mortgage Service Corp.
7900 Miami Lakes Drive, W
Miami Lakes, FL 33016-5897

KeyCorp Mortgage Inc.
205 Park Club Lane
Buffalo, NY 14231-9000

Knutson Mortgage Corporation
1601 52nd Avenue, #4
Moline, IL 61215

Leader Federal Mortgage, Inc.
13906 Gold Circle, Suite 100
Omaha, NE 68144

Lincoln Service Mortgage Corp.
1100 Walnut Street
Owensboro, KY 42303

Lomas Mortgage USA, Inc.
1600 Viceroy Drive
Dallas, TX 75235

M & I Mortgage Corporation
8484 W. Brown Deer Road
Milwaukee, WI 53224

Main Street Mortgage Co., L.P.
100 Second Avenue, S, Suite 400
St. Petersburg, FL 33701

Margaretten & Company, Inc.
205 Smith Street
Perth Amboy, NJ 08861

Marine Midland Mortgage Corp.
One Marine Midland Ctr., 14th Fl.
Buffalo, NY 14203-2827

Market Street Mortgage Corp.
2650 McCormick Drive, Suite 200
Clearwater, FL 34619-1035

Mellon Mortgage Company
1775 Sherman Street, Suite 2300
Denver, CO 80203

Meridian Mortgage Corporation
744 W. Lancaster Avenue
Wayne, PA 19087

Metmor Financial, Inc.
9225 Indian Creek Parkway
Suite 300
Overland Park, KS 66210

Metropolitan Mortgage & Securities Co., Inc.
West 929 Sprague Avenue
Spokane, WA 99204

MidFirst Bank, S.S.B.
501 W. Interstate 44 Road
Oklahoma City, OK 73118-6054

Midland Mortgage Company
3232 W. Reno
Oklahoma City, OK 73107

Mortgage Capital Corporation
111 E. Kellogg Boulevard
Suite 215
St. Paul, MN 55101

Mountain States Mortgage Centers, Inc.
1333 E. 9400 South
Sandy, UT 84093

National City Mortgage Company
3232 Newmark Drive
Miamisburg, OH 45342

National Loan Servicenter, Inc.
1444 Eye Street, NW
Washington, DC 20005

National Mortgage Company
4041 Knight Arnold Road
Memphis, TN 38118

NationsBanc Mortgage Corporation
1201 Main Street, 29th Floor
Dallas, TX 75201

Neighborhood Finance Corporation
2401 University
Des Moines, IA 50311

North America Mortgage Company
3883 Airway Drive
Santa Rosa, CA 95403

Norwest Mortgage, Inc.
405 SW Fifth Street
Des Moines, IA 50309-4603

Old Standard Life Ins. Co.
West 929 Sprague Avenue
Spokane, WA 99204

PHH US Mortgage Corporation
55 Haddonfield Road
Cherry Hill, NJ 08002

Platte Valley Funding, L.P.
601 Fifth Avenue
Scottsbluff, NE 69361

Platte Valley Mortgage Corporation
601 Fifth Avenue
Scottsbluff, NE 69361

Plymouth Capital Company, Inc.
4700 Nathan Lane
(P.O. Box 47421)
Plymouth, MN 55447-0421

Premier Mortgage Corporation
909 N. 96th Street
Omaha, NE 68114

Private Label Mortgage Services Corporation
8000 Maryland Avenue, Suite 1400
Clayton, MO 63105

Professional Mortgage Serv., Inc.
1901 First Avenue
Nebraska City, NE 68410

Relocation Financial Services, Inc.
120 Longwater Drive
Norwell, MA 02061

Residential Mortgage Network, Inc.
215 First Avenue, SE
Cedar Rapids, IA 52406-2340

Residential Mortgages Serv., Inc.
12111 Pacific Street
Omaha, NE 68154

Resource Bancshares Mortgage Group, Inc.
3600 Forest Drive, Suite 100
Columbia, SC 29204

Sandia Mortgage Corporation
11104 Menaul Boulevard NE
Albuquerque, NM 87112

SC Funding Corporation
4 Park Plaza, Suite 1200
Irvine, CA 92714

Sears Mortgage Corporation
440 N. Fairway Drive
Vernon Hills, IL 60061

Security Financial & Mortgage Corporation
12444 Powerscourt Drive, Ste. 140
St. Louis, MO 63131

SGB Corporation d/b/a WestAmerica Mortgage Corporation
14707 E. Second Avenue (Box 321)
Aurora, CO 80040-0321

Shearson Lehman Hutton Mortgage Corporation
19000 MacArthur Boulevard
Irvine, CA 92715

Source One Mortgage Services Corporation
27555 Farmington Road
Farmington Hills, MI 48334-3357

Spokane Mortgage Company d/b/a MetWest Services
West 911 Sprague Avenue
Spokane, WA 99204

State Bank of Freeport
d/b/a State Bank of Freeport Mortgage Division
50 West Douglas
Freeport, IL 61032

Summit Securities, Inc.
West 929 Sprague Avenue
Spokane, WA 99204

Sunbelt National Mortgage Corp.
2974 LBJ Freeway
Dallas, TX 75234-7699

TCF Mortgage Corporation
801 Marquette Avenue
12th Floor-TCF Tower
Minneapolis, MN 55402

Temple-Inland Mortgage Corporation
901 Mopac Expressway, S
Austin, TX 78746

The CIT Group/Sales Financing, Inc.
650 CIT Drive
Livingston, NJ 07039

The Federation of Financial Institutions, Inc.
10330 W. Roosevelt Road, Ste. 302
Westchester, IL 60154-2566

The Huntington Mortgage Company
7575 Horizon Drive, HM2326
Columbus, OH 43235

The Mortgage Authority, Inc.
27555 Farmington Road
Farmington Hills, MI 48334-3357

The Mortgage Center Corporation
8555 Harbach, #201
Clive, IA 50325-1042

The Prudential Home Mortgage Co.
8000 Maryland Avenue, Suite 1400
Clayton, MO 63105

The Reverse Mortgage Company
2300 Henderson Mill Road
Atlanta, GA 30345

Transworld Mortgage Corporation
13111 Northwest Freeway
Houston, TX 77040

Trinity Mortgage Company of Dallas
8131 LBJ Freeway, Suite 755
Dallas, TX 75251

Troy & Nichols, Inc.
1500 N. 19th Street
(P.O. Box 4025)
Monroe, LA 71201

United Mortgage Corporation
8300 Norman Center Drive
Suite 1000
Bloomington, MN 55437

Universal American Mortgage Company
730 NW 107th Avenue, Suite 410
Miami, FL 33172

Victoria Mortgage Corp.
3737 Perrin Central
(P.O. Box 34777)
San Antonio, TX 78217

Wallick and Volk, Inc.
222 E. 18th Street
Cheyenne, WY 82001

Washington Square Mortgage Co.
7015 Vista Drive
West Des Moines, IA 50266

Wendover Funding, Inc.
7823 National Service Road
Greensboro, NC 27419-6903

West Star Financial Corp.
1635 S. Berry Knoll Boulevard
Centennial Park, AZ 86021-1200

Westar Mortgage Corporation
2435 E. Kimberly Road
South Suite 100
Bettendorf, IA 52722

Western Securities Company
744 N. Fourth Street
Milwaukee, WI 53203

Western United Life Assurance Co.
West 916 First Avenue
Spokane, WA 99204

MORTGAGE BROKERS

ABS Financial Services, Inc.
11260 Old Roswell Road
Alpharetta, GA 30201

Best Home Mortgages
2050 West Steele Lane, Ste. C-1
Santa Rosa, CA 95403

First Central Mortgage &
Investment Corporation
209 S. Main Street
Fairfield, IA 52556

Home Lenders of Iowa, Inc.
RR 4, Box 96
Grinnell, IA 50112

Legacy Mortgage Company, Inc.
3606 Kimball Avenue
Waterloo, IA 50701

Merrill Lynch, Pierce,
Fenner & Smith, Inc.
World Financial Center
250 Vessey Street
New York, NY 10281

Mortgage Consultants, Inc.
189 S. Rogers Road
Olathe, KS 66062

Muscatine Mortgage Co., Inc.
1500 Plaza Place
Muscatine, IA 52761

Primerica Financial Services
Home Mortgages Inc.
3100 Breckenridge Boulevard
Duluth, GA 30199-0001

REGISTRANTS

Brenton Mortgages, Inc.
2805 Beaver Avenue
Des Moines, IA 50310

CUNA Mortgage Corporation
8401 Greenway Boulevard
Middleton, WI 53562

FCE Credit Union
Farm Credit Building
206 S. 19th Street
Omaha, NE 68102

First of America Bank-
Quad Cities, N.A.
100 17th Street
Rock Island, IL 61201

Iowa Bankers Mortgage Corp.
418 Sixth Avenue, #230
Des Moines, IA 50309

Iowa Mortgage Corporation
West Bank Plaza, Suite 200
1603 22nd Street
West Des Moines, IA 50266

Midland Financial Mortgages, Inc.
206 Sixth Avenue, Suite 101
Des Moines, IA 50309

Principal Residential
Mortgage, Inc.
711 High Street
Des Moines, IA 50392-0820

Prudential Relocation Management
200 Summit Lake Drive
Valhalla, NY 10595

The Prudential Insurance
Company of America
751 Broad Street
Newark, NJ 07102

Vulcan Life Insurance Company
1400 Des Moines Building
Des Moines, IA 50309